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JOHN BULL

Vol. XII. No. 306 | SATURDAY APRIL 13, 1912. | ONE PENNY

[Registered at the G.P.O. as a Newspaper.]

For meaning of this No. see Page ii. of cover.

The world is a bundle of hay;
Mankind are the asses who pull;
Each tugs it a different way,
And the greatest of all is John Bull

—BYRON.

Edited by
HORATIO BOTTOMLEY.

BEING TALKED ABOUT

"Her Disguise," the fascinating Short Serial, by Gertie de S. Wentworth James, just commenced in "Mrs. Bull," is already being talked about. This is not to be wondered at, as the theme is one of the most novel and strange ever put before fiction lovers. The story centres round Natalie Norford—a girl gifted with good looks and of singular charm, who is compelled to seek a position as housekeeper. The situations in which she and her master, Rovere Lynette, find themselves are strange and extraordinary, full of surprises and often humorous, whilst a strong love interest makes the perfect story.

You can and should start it to-day, by buying this week's "MRS. BULL" Now on Sale Everywhere, 1d.

FOOTBALL VOUCHER
APRIL 13, 1912.
See page iii. of cover.

THE NEWMAN & OXFORD STREET FURNITURE & ANTIQUE DEPOSITORIES (Ltd.)

hold an immense stock of genuine high-class Second Hand ANTIQUE AND MODERN FURNITURE, £200,000 worth of high-class goods for sale, including FURNITURE, DRAPERIES, BEDDING, CARPETS, PLATE, LINEN, PIANOS, ETC., ETC.

The following is an abbreviated list of Furniture and Effects lately removed from

Milton Mansions, Queen's Club Gardens.
Drayton Road, Harlesden.
Dunsford Road, Wimbledon Park.
The Avenue, Chingford.
Maud Street, Rhyl,
and Elsewhere.

THE DINING ROOMS, ETC.,

comprise the following: Set of 6 small chairs and 2 arm chairs, Georgian period, 14 guineas; Georgian Sideboard to match, 11 guineas; dining table to match, extending, £7 10s.; Bookcase to match, 6 guineas; very massive oak Sideboard, £5 10s.; Overmantel to match, £2 5s.; Extending dining table, £2 10s.; 6 small chairs and 2 arm chairs in carved oak, 40 guineas; Sideboard, very finely carved, in oak, to match, 12 guineas; 3 Chesterfield Settees, £3 10s. each; 6 very fine Lounge Club Divan easy chairs, 27s. 6d. each; Carved Oak Dining Table, 4 guineas; Carved Oak Overmantel, £2 10s.; Saddlebag suite, £4 15s.; another dining-room suite, £3 15s.; Massive carved oak Sideboard, with oxydised copper fittings, bevelled plate glass, 6 small chairs and 2 arm chairs to match, extending dining table, heavy curb suite, £15 10s. the lot; similar set in fumigated oak, £13 10s.; 10 real Turkey carpets, about 9 by 12, at 7 guineas each; 4 Turkey carpets, about 9 ft. 6 ins. by 12 ft. 6 ins., £8 10s. each; 20 Turkey rugs, from 25s.; numerous carpets in Tapestry, Axminster and Velvet Pile, all sizes, in thoroughly good condition, to be sold without any reserve; a most elegant Grand Piano, 18 guineas; an upright Grand Piano, 12 guineas; another by Adolph Achumann, 18 guineas; another, by Carl Strauss, 22 guineas; several Grand Pianos by Broadwood, Emil Pauer, Collard and Collard, Bluthner, and Bechstein; 3 Hall Stands, 18s. 6d. each; hall chairs, from 7s. 6d.; and all necessary effects for completely furnishing Dining Rooms, Smoke Rooms, Libraries, Studies, etc., etc.

40 COMPLETE BEDROOMS.

Amongst numerous other articles are the following: All Brass square tube Bedstead, complete with spring mattress, £3 15s.; 10 Black and Brass Bedsteads, 12s. 6d. each; 12 White and Brass Bedsteads, 17s. 6d. each; 21 Oak Combination Bedsteads, 15s. 3d. each; pair Twin Brass Bedsteads, £5 10s.; full size Black and Brass Bedstead, with wire spring, overlay bolster, and 2 pillows, 45s.; massive 2 ft. pillar bedstead, with sanitary woven wire spring, 26s. 6d.; all brass bedstead, heavy pillars, almost new, £2 10s.; 6 Solid Oak Bedroom suites, complete, £4 10s. each; 6 White enamelled Bedroom Suites, Louis XV. period, £7 10s. each; 4 large solid Walnut Bedroom Suites, £9 10s. each; 6 Sheraton design Bedroom suites, £7 10s. each; very fine Sheraton design Bedroom suite, 12 guineas; 3 Gents' Wardrobes, fitted with trays and drawers, £7 10s. each; a Chipnendale design mahogany Bedroom suite, £28; very fine Italian Brass Bedstead, 13 guineas; Sheraton design bedstead, complete with bedding, £4 5s.; Chippendale design mahogany Bedroom suite, £35; 7 ft. Satinwood Bedroom Suite, fully inlaid, £100; pair of Bedsteads to match, £20; 6 ft. 6 in. Sheraton design Bedroom suite, £60; 7 ft. Sheraton design Bedroom suite, 70 guineas; Sheraton design Bedstead to match, £9 10s.; 6 ft. Satinwood Bedroom suite, fully inlaid, £50; 6 ft. Olive wood Bedroom suite, almost new, 40 guineas; 12 Chests of Drawers, £2 10s. each; 2 Inlaid Sheraton design Cheval Glasses, £4 10s. each; and several other Bedroom Suites and Bedsteads, all to be sold without any reserve.

THE DRAWING ROOMS

include a very fine Chesterfield suite, upholstered in silk, most elaborate, £25; another Chesterfield suite in silk tapestry, £12 15s.; Satinwood finish Drawing Room suite, £8 15s.; large size 6 ft. Chesterfield and 2 easy chairs to match, £15 15s.; a Satinwood finish Cabinet, 8 guineas; Vernis Marten Cabinet, 14 guineas; Buhl Cabinet, £12 10s.; very pretty Boudoir Suite, 4 guineas; another, 6 guineas; 6 Chesterfields with adjustable ends, covered in art tapestry, £3 10s. each; 10 easy chairs, 25s. each; 25 Occasional Chairs, 6s. 6d. each; Occasional tables, from 20s. each; Satinwood decorated centre table, £2 5s.; Satinwood decorated China Cabinet, 13 guineas; Satinwood decorated Overmantel, £3 5s.; Gilt Drawing Room suite, 14 guineas; an all brass Fender Suite, 4 guineas; 6 Gilt chairs, 15s. each; 3 Gilt Berger chairs, covered in silk, 10 guineas each; Baby Grand Piano, 40 guineas; pair 9 light Candelabra, 7 guineas; 3 gilt suites covered in French silk, £8 10s. each; Curio Table, 30s.; 6 White enamelled Overmantels, 18s. 6d. each,; 4 Axminster carpets, with borders, about 11ft. by 14 ft., £7 10s. each; several other Axminster and Velvet Pile carpets; large quantity of Sheffield plate and silver; also table linen, bed linen, draperies, etc., etc.

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Every copy of JOHN BULL bears upon its cover a distinctive number, and every week FIFTY of such numbers will be drawn and published.

To each of the holders of copies of JOHN BULL *of specified date*, bearing any of such numbers, we will, upon production within seven days of publication (a reasonable extension will be allowed to foreign and Colonial claimants) of a sufficient portion of the cover to identify the date and number, pay the sum of TWO GUINEAS in return for his using his best endeavour for one week to increase our circulation. Before the money is paid we require a full report of all the work done.

The following claim has been received for our issue of March 2nd, 1912:—

A. E. BUSH, 127, Alexandra Road, Addiscombe, Croydon. No. 363,909. March 2nd.

The following are the fifty numbers for our issue of March 16th:—

2043	177335	364757	571520	742148
25030	201611	381317	594044	759258
41502	224774	423688	613179	760453
64676	232137	440801	633604	768445
77483	253761	459641	639454	814198
90665	259957	477186	656946	827686
104277	266474	482686	674037	833008
138056	321031	509043	699277	849363
145110	325429	538956	709709	854800
166821	351524	555702	726937	857479

THE FIFTY NUMBERS IN RESPECT OF THIS WEEK WILL BE ANNOUNCED IN OUR ISSUE DATED MAY 11TH (PUBLISHED MAY 9TH, 1912).

The John Bull League.

OBJECTS: To Stamp out Cant and Self-Righteousness; to abolish Cranks and Killjoys; to Create a Robust and Self-reliant Public Opinion; and to Promote a Common Sense Business Government for a Common Sense Business People.

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The General Secretary,
93, Long Acre, London, W.C.

Please enrol me as a Member and send me a Membership Badge, for which I enclose P.O. for 6d.

Name.....

Address.....

.....

JOHN BULL.

Politics without Party—Criticism without Cant:
Without Fear or Favour, Rancour or Rant.

Vol. XII. No. 306. Week ending Saturday, April 13th, 1912. One Penny.

IMPORTANT NOTICE.

Letters must be addressed to the Editor or the Publisher, at 93, Long Acre, London, W.C., according to whether they relate to Editorial or Business matters.

All editorial inquiries MUST BE MADE BY LETTER.

TO ADVERTISERS.

All applications for advertising spaces to be made to Messrs. Odhams Ltd., Advertising Dept., 93, Long Acre, London, W.C.

TO READERS ABROAD.

JOHN BULL *is on sale at all Bookstalls and Newsagents throughout Great Britain and Ireland and the Continent as follows:—Paris, at the Railway Stations—Nord, Ouest, P.L.M., Orleans, l'Est: the principal Kiosques on the Boulevards, etc.: Messrs. W. H. Smith & Son's Bookshop, 248, rue de Rivoli: Libraries—Timotei, rue Castiglione: Brentano's, Avenue de l'Opera: Byron, rue Castiglione: Galignani, 224, rue de Rivoli: Anglaise, Avenue Victor Hugo: Charruet, rue d'Isty: Lebeau, Avenue Kleber: F. Tennant Pain, 18, rue Favart, Wholesale and Continental Representative. Railway Bookstalls and principal Libraries at Marseilles, Hyeres, Cannes, St. Raphael, Nice, Beaulieu, Monaco, Monte Carlo, Mentone. In India, A. H. Wheeler & Co., and all their railway bookstalls. It is also obtainable through Messrs. Gordon & Gotch's Agencies in the Colonies.*

MR. BOTTOMLEY
AT THE
ALBERT HALL
ON
FRIDAY, MAY 10th, 1912.

Further particulars next week.

THE WORLD, THE FLESH, AND THE DEVIL

[The Editor discourses upon passing events and topics of the day.]

Our PROGRAMME.

As will be seen from the announcement above, we shall be at the Albert Hall on Friday, May 10th,—when we shall unfold our plans, as finally shaped after the storm of the past six months.

THE STRIKE NOT SETTLED.

We are sorry to be such a Job's comforter, but we have no intention of departing from our habit of looking things in the face. And thus, in the midst of the general rejoicing, we have a word of warning to utter: *The Coal Strike is not settled.* As with the Railway men and the Dockers, the Colliers have simply had a preliminary canter—a kind of dress rehearsal. The full performance, *in which* ALL *the workers will take part*, is fixed for a little later on. That, as we explain elsewhere, is what the Budget "surplus" is being kept for. Meanwhile, however, hats off to Mr. Asquith for having, at any rate, secured us breathing time.

THE TRADE OF THE EMPIRE.

Despite the cheery optimism of Mr. Lloyd George, we are far from satisfied with the present condition of our Empire trade, and we have always thought that one of the few useful suggestions of the last Colonial Conference was that there should be a serious, practical enquiry into the whole subject. Thus have we been anxiously awaiting the names of the great Trade experts who were to be appointed to put the Business of the Empire right—and now we shall sleep peacefully o' nights, for the Government have done a great thing. They have appointed a Royal Commission, and "it is hoped they will be in a position to report by 1915." Think of that. Only another three years, or so! The time will soon pass, and if in the interim things do get a little worse, we shall quickly recover ourselves; for consider who the Commissioners—the great Kings of Industry and Commerce—are to be. Look at the Chairman—The Rt. Hon. Lord Inchcape of Strathnaver, G.C.M.G., K.C.S.L., K.C.I.E. What he doesn't know about Trade and Business—well! Then we have Sir Edgar Vincent, K.C.M G. (careful, Mr. Printer, *K*.C.M.G., this time), Sir Charles Owens, Sir H. Rider Haggard, "Mr. Tom Garnett, of Manchester," and "Mr. William Lorimer, of Glasgow" As Mr. Harcourt said, in announcing the names, this is the strongest Royal Commission ever appointed! He should know. He appointed it. Oh dear, oh dear! and, once more, oh dear!

THE "DON'T-SHOOTERS."

Will our Socialist friends bear in mind the fact that, when *they* come into power, it is just conceivable that a few people may gather together here and there to protest against the new order of things, and that they may even resort to violence in defence of what they may consider their rights? Will the soldiers *then* be told not to shoot their brothers? No, whatever be the form of Government, there must be a State fighting machine—at any rate, for the next thousand years or so.

MORE FIDDLING.

The Scottish Temperance Bill has again been read a second time—a whole Parliamentary day having been given to it. When it becomes law, nobody north of the Tweed will be able to get a drink before ten in the morning. Down here in England nobody wants one—but then we haven't the advantage of Sunday closing and all the rest of the restrictive legislation which makes for temperance!

REX *v.* CARSON.

So Sir Edward Carson is to be "impeached." Counsel for the Crown will be Mr. Will Thorne, Mr. Lansbury and Mr. O'Grady. We have had our own little disputes in our time with "Rex"—and we shall back th' Gineral.

"Can you Hit the Bull's-Eye?"—*See page 480.*

The Superfluous Hardie.

Mr. Keir Hardie has done more bobbing up and down in the House of Commons recently. His latest is to give notice of amendments to the Army Annual Bill designed to "make it clear" to soldiers on enlistment that one of their duties will be to shoot down strikers if ordered to do so. It need not be said that the amendments, like Mr. Hardie himself, are utterly superfluous. Every soldier knows that he is required to obey orders in case of social disturbance, though everybody knows that in given circumstances the order he would obey would not represent his own sympathies. It is conceivable that, unless he mend his ways, even Mr. Keir Hardie himself may some day be glad that there is an Army to protect citizens against violence. He does try public patience at times.

The Irish Goose Step.

According to Mr. Asquith, the Government is "fully informed as to the drilling which is going on in Ireland," but, being in Ireland, we suppose it is necessary to regard it as a joke, like the threats of the Ulster leaders. Behind it all, however, there is a significance which it would be well for the Government to appreciate. Mr. Asquith has pledged himself that "should circumstances lead to the belief that there is any seditious purpose in view, the Government are prepared to take such action as may be necessary." This sounds all right, but will he take Sir Edward Carson's professional opinion as to what constitutes "sedition"—in the case of Ulster and the Home Rule Bill?

A Difficult Point.

A lady staying in the house of Colonel Saunders in Upper Norwood, recently posted by inadvertence an empty, unstamped, unsealed, but directed envelope. Realising that its delivery would probably cause annoyance, she requested its return by the local postmaster, whose reply was that, according to the regulations, correspondence once posted cannot be returned. Colonel Saunders then communicated with the Post Office, raising the question whether such an envelope constitutes "correspondence." The reply of the Post Office is that it does, and that it would be marked "empty," and forwarded to its destination, and if unstamped be surcharged. The Colonel, however, thinks this is wrong, as "nobody would take delivery of an empty envelope surcharged, the Post Office putting themselves to an infinity of trouble for nothing." He claims that the Post Office when they find an unstamped, unsealed, and empty envelope in the post should destroy it. But would not this impose a heavier burden of scrutiny than the Post Office can fairly be expected to undertake? Besides, there are so many secret methods of communication in these days that even an empty, unstamped envelope may convey a hidden message—such as that the sender was hard up!

"The Minimum Wage."

We take the following advertisement from a Ramsgate paper:—

> Handy man wanted for inside Ramsgate General Hospital.—Apply by letter to Sydney W. Smith, Elmdale, Cannon Road, Ramsgate, before Tuesday, 12th March.

One of our readers who applied for the post received a paper with a number of questions. At the same time he was informed that he would be expected to have a practical knowledge of electric light, bells, telephone, and plumbing, that he would have to look after the furnace, and do all cleaning and odd work, and that the wages would be a guinea a week! We wonder what the miners would say to such a job!

What Watford Wants.

The Watford Board of Guardians are seeking the sanction of the Local Government Board to impose upon their workhouse casuals the task of pounding ½ cwt. of flint stones to pass through a sieve of 1-16th inch mesh. Evidently the Watford Guardians are deluding themselves that a casual ward is a place not for relief of destitution but for punishment of crime. We should like to see the task they would put upon themselves prior to going out after a casual ward breakfast, just to make them feel comfy. No doubt Mr. Burns will answer them in a spirit appropriate to the occasion.

Literature in Douglas.

Speaking in reference to the appointment of a Borough Librarian for Douglas, in the Isle of Man, Councillor Knox said a library was "the greatest curse of the country, because it only resulted in the reading of fiction and in more Chinamen coming to the town to do washing." The relationship between literary fiction and Chinese laundrymen is somewhat obscure to our understanding. Will Councillor Knox enlighten us?

Insulting.

The British boy scout is by way of being grossly insulted. General Baden Powell, the arch-scout himself, has done it. Speaking at a birthday banquet given in his honour in Louisville, Kentucky, the General said the American boy scout is more mentally matured than the British brand, and likewise possesses more resourcefulness and initiative; at any rate, this is what a Utah paper says he said. Most British boy scouts will resent the allegation; and the provocation is so glaring that it would not be surprising if they also "scorned the allegator."

Too Much of a Luxury.

By the way, a telegram from Des Moines, Iowa, says that the boy scouts there recently decided to dispense with the presence of General Baden Powell, as "the local organisation declined to put up a five-hundred-dollar guarantee." Evidently they consider the General too much of a luxury. They could have got a real comic opera for the money.

The Parson's Doom.

Mr. Ernest Pack, the author of the "Parson's Doom," a pamphlet about which we had a few candid words to say recently, is "alarmed at our sudden conversion and superior airs." He also retorts on us with some full-flavoured remarks upon what we "are always saying about parsons." We have to point out to him that we have never criticised parsons merely because they are parsons, or because they are professors of religion. On the contrary, when we criticise them, it is either because they are "righteous overmuch" or because their practice does not square with their professions. The cover design of the "Parson's Doom" would be just as odious if the tombstone inscriptions had referred to anyone else. For instance, how would Mr. Pack like to see such an inscription as "Who's dat a-callin'! Blow hard or I shan't hear" on the tombstone of his mother or his sister?

Quite Right.

"Hear, hear," to the proposition of the Rev. H. B. Chapman, of the Savoy Chapel, that the boy who is "converted" at eight years of age generally deserves a good spanking; and so, he might have added, does a boy who is "converted" at 18. "Converted" children are nearly always little sneaks, and "converted" youths are nearly all humbugs and prigs. The heart and mind have to be thoroughly trained together before real religion gets hold.

"Can you Hit the Bull's-Eye?"—*See page 480.*

Parkhurst and Prisoners.

A young man who was sentenced, at the age of 18, to five years' penal servitude thinks that, instead of enlarging Parkhurst Prison for the purpose of providing means to reform the criminal, the Government had much better interest themselves in prisoners when discharged. "That five years was for my first offence," he says, without mentioning what it was. "During my captivity I studied a great deal and made up my mind on my release to start afresh. I obtained a situation, which I kept for three years and four months. I gave this up, and, studying motor-ca driving, I obtained a licence, which I retained for ten months. One day I was served with a summons for making a false statement on my requisitions. The magistrate imposed a fine, or, in default, imprisonment, and my licence was cancelled. I am now destitute and without employment, with a wife and family dependent on me." But in what way is it suggested the Government should help such a man? He is going on very well, even on his own showing, for he has apparently not only triumphed over his past, but triumphed over himself. Then, with the fullest knowledge of everything he risks, with a wife and family dependent on him, he deliberately commits this paltry offence, loses his employment, and then claims that the State should help him. What, in such a case, is the State to do?

A Maryport Doctor.

Some doctors seem to be strangely callous to the claims of humanity. A few days ago, the son of a pit surfaceman, two years of age, died in his father's house through some pieces of stony coal jumping out of the fire. A local doctor was asked to see the child as a case of life and death. According to the evidence at the inquest, he declined to do so, telling the mother to "get the colliery doctor." The jury "expressed regret at the doctor's refusal." They should have expressed their censure and contempt.

Missing.

Anybody seen Mr. Irvine Blennerhassett, who recently resigned his office as Clerk of the Crickhowell Guardians and the District Council? If so, the Breconshire police will be glad to hear about it, as they particularly wish to meet him in regard to certain matters. Mr. Blennerhassett went away in a motor-car and may now be on a ship. In the meantime, perhaps the Crickhowell Guardians and the District Council will explain who is or has been responsible for the supervision and audit of Mr. Blennerhassett's accounts, whether they were aware of anything missing at the time of this gentleman's resignation—and, if not, why not?

The Earlsfield Prohibition.

With reference to what we said recently in regard to the priest of St. Gregory's, Earlsfield, having forbidden his flock to attend a local cinematograph show during the week while the place remains open on Sunday, Father Benedict asks in the course of a somewhat incoherent and inconsequent reply to us, "What is a priest for if not to direct and guide the people?" The function of a priest should be to direct and guide them in spiritual affairs, not to assume a right of prohibiting their lawful, reasonable, and innocent entertainment. A priest ought to know that if a thing is physically, morally, spiritually, or mentally right on Monday, the same thing is not less right on Sunday. The man (or the priest) who is a saint on Sunday and a "miserable sinner" all the rest of the week, is certainly not one with any heavenly or earthly right to "direct and guide the people."

Good Friday Football.

As usual, the clergy in the rural deanery of St. Neots (and a few other of the holier places) have been much concerned on account of the prevalence of Good Friday football matches, the sin of which is not to be forgiven even when the gate money is handed over for the benefit of the local hospital. It is obvious that football matches in such circumstances are productive of nothing but good; and if it is to be argued that they are wicked on a Good Friday then every other kind of exercise, amusement, or recreation—even a walk in the parks, a ride on a cycle, a pleasure journey in a boat, a carriage or a motor-car—is equally wicked. And, after all, if it has any significance for Christianity, the day of Calvary is more a life day than a death day. To Christendom it was the great day of our miraculous and only possible salvation, and therefore of thankfulness and rejoicing. We know that this is not an orthodox ecclesiastical argument, and probably is not thought of by Good Friday holiday-seekers at all—but it is sound. Frankly, it is the pressure of life which has changed the general thought of the day, which is more and more being appropriated to that relief for which our jaded human bodies stand so much in need. And it will continue to develop, despite all the protests of all the churches.

Ex-Provost Knox of Airdrie.

Some time ago we wrote an Open Letter to ex-Provost Knox of Airdrie, chiefly in respect of an unctuous teetotal speech he made to the members of a local temperance lodge. Because on an appeal to the Court of Session the publicans who were deprived of their licences, largely through the influence and attitude of this gentleman, have lost their case, one of his champions invites us to eat the leek. We much regret our inability to do so—or the haggis either. The decision of Lord Skerrington is in effect that the magistrate, despite his declared bias against the publicans, interpreted his magisterial duty in a way which he was legally entitled to do. In a word, ex-Provost Knox must be considered as the best interpreter of the exact meaning and effect of his own opinions. Whether, however, a magistrate of high ethical instincts would or should have spoken, written, and acted as he did in his position as a licensing justice is another matter; and on that point our opinion remains precisely where it did.

No Talking at Meals.

Some doctors have been reviving the campaign against eating and drinking directly after each other. Now somebody, still more ingenious, wants to forbid talking at meals. "Look at animals," he says; "does a dog bark while he is eating his dinner? No, not unless you look as if you were going to take it away from him. Look at peasants, who are the nearest of all to nature. For them a meal is almost a religious ceremony. They know the price of bread very well and how much of the sweat of their brows goes to provide a quartern loaf. See how carefully, how respectfully, they cut it up and convey it to their lips. Peasants eat as though they were on their knees at the Communion table. Contrast this ritual with that of dinner parties, from which we derive no benefit because we are far more preoccupied by conversation than victuals. Elementary etiquette forbids us to talk with our mouths full. So in order to answer a question or reel off an epigram we bolt our food before we have had time to masticate it. That is why the brilliant talker always suffers from dyspepsia. All men of genius are martyrs to their stomachs." The doctor concluded this tirade by inquiring whether *we* had a good digestion. We were cynical enough to assure him that we had the best in the world.

"Can you Hit the Bull's-Eye?"—*See page 480.*

A Successful Season.

In presenting his report for 1911, the secretary of the Richmond Town Cricket Club shows "first-team matches played, 23; won, 1; drawn, 11; and lost, 55," and he says, "The Committee have pleasure in recording another successful season." Though we do not follow the committee's reasoning, we are like Artemus Ward in at least one respect: we never argy against a success. Whenever we see a snaik's head sticking out of a hole we know that hole belongs to that snaik.

When is a Person Married?

In the recent action for libel brought by Mr. Hermann Munroe against Messrs. Harrison and Sons, printers and publishers of *Burke's Peerage*, and in which case he received the nominal damages of one farthing, a very fine point was raised. The defendants had stated that Mr. Henry Munroe, the father of the plaintiff, "died unmarried." As a matter of fact, he died a widower. Mr. Justice Coleridge suggested that if a man survived his wife, and did not marry again, he *would* die "unmarried." We confess we cannot follow his Lordship's argument. Did Queen Victoria "die unmarried"?

The Indian Army.

An Indian military correspondent says, "we want a vigorous campaign to endorse Kitchener's preparations for the ultimate improvement in half our Army, which Creagh has systematically gone against. One-half of the Indian Army is fit—the other, the reverse. The clubs are all talking of the ill-feeling between Kitchener and Creagh, or, rather, the latter's pronounced dislike to follow in Kitchener's footsteps." Oh, for a Business —War Office!

Same Here!

When the other day a nurse claimed damages on the ground that she had been dismissed from her "case" by reason of having, contrary to orders, visited a sister nurse who was suffering from erysipelas, Judge Smyly, who heard the action, promptly redeemed the character of the Bench for common-sense. "I should have done the same thing myself," said his Honour, without a moment's hesitation. "If I knew of a nurse going to a house in which there was infection, I should bundle her out straight away." And so say all of us.

Judicial Grandiloquence.

The roof of the Chancery Court almost fell in the other day. Mr. Justice Eve was delivering judgment in a patent medicine case. "The introduction of this preparation and its advent into this country," he said, "was heralded by a flourish of advertisements not overloaded with but still not altogether devoid of that picturesque hyperbole and flamboyant mendacity which in general seem to be inseparable adjuncts to the exploitation of a nerve tonic, a hair restorer, or an aperient." The floor shook, the walls quivered, the judgment-seat quaked, the audience tottered, and the ceiling was just about to crack in four places when his lordship finished. He must really be more careful. It is not every public building which will stand such a strain.

Synonyms and Sense.

A local reporter of the *Hereford Times*, when writing an account of some amateur theatricals at Manse Lacy, was apparently desirous of using a synonym for "acquitted," and this was his effort: "Mr. J. W. Dawe and Miss Merrick, as 'Charles Cashmore' and 'Florence Marigold,' both *dismissed* themselves with credit." He apparently imagined he was at the police court.

What Became of the Loot?

One of our readers says:—"I took part, under Lord Roberts, in the Afghan Campaign of 1878-79-80, and after the Battle of Char-aseab, and the occupation of Cabul, it was published in general orders that all loot taken should be equally divided among the men participating in the said battle. I was Corporal of the Guard when five boxes of gold were brought in and placed under our charge for the night. They were so heavy that they took three or four men to carry them. I was serving at the time in the 72nd Highlanders, and can give the names of officers and non-commissioned officers who had the gold in their charge. I have written to the Officer of Records of the 72nd, who replied that he had never heard of the circumstance, or any fund, or anything connected with it. I also wrote to Sir George White at Chelsea Hospital, who replied that he had never heard of any fund, and that no money had been issued, although he himself, as Major White, took part in the same campaign in charge of the 92nd Highlanders. I may add that besides the gold there was a great quantity of jewellery, and all sorts of other valuable stuff, which was all sold by public auction, the money realised going, as was rumoured, to the General Fund." Our correspondent wishes us to help him get his share. Alas! life is very short, and in view of the statement of the Officer of Records, what can we do? Our friend should have got hold of a bit at the time.

"Who Goes to Merthyr?"

With reference to our remarks concerning the recent vacancy under the Corporation of Merthyr Tydfil, the Town Clerk assures us that the wages offered by the Corporation were £2 2s. 6d. and not £1 2s. 6d. a week. The advertisement, as issued, however, stated "wages 22s. 6d. per week"; hence our remarks. If it was a misprint, the Town Clerk had better lecture his printer, and if it was a fault in the copy sent out from his office he had better lecture himself.

Archbishop Whateley on Party.

"To anyone unconnected with Party, the temptations of personal interest or gratification are in some degree checked by the disapprobation of those around him. But a partisan finds himself surrounded by persons most of whom, though perhaps not unscrupulous in their private capacity, are prepared to keep him in countenance in much that is unjustifiable,—to overlook or excuse almost anything in a zealous and efficient partisan,—and even to applaud what in another they would condemn, so it does but promote some Party object. For Party corrupts the conscience, by making almost all virtues flow, as it were, in its own channel. Zeal for truth becomes, gradually, zeal for the watch word—the shibboleth—of the Party; justice, mercy, benevolence, are all limited to the members of that Party, or (which is usually even more detested) those of no Party. Candour is made to consist in putting the best construction on all that comes from one side, and the worst on all that does not. Whatever is wrong in any member of the Party is either boldly denied, in the face of all evidence, or passed over in silence; and whatever is, or can be brought to appear, wrong on the opposite side, is readily credited and brought forward, and exaggerated. The principles of conduct originally the noblest, disinterested self-devotion, courage, and active zeal, Party perverts to its own purposes; veracity, submissive humility, charity,—in fact every Christian virtue,—it enlists in its cause, and confines within its own limits; and the conscience becomes gradually so corrupted that it becomes a guide to evil instead of good. 'The light that is in us becomes darkness.'"

[From annotation on Bacon's Essay, "Of Unity in Religion."]

"Can you Hit the Bull's-Eye?"—*See page 480.*

"Great Reductions."

There is a lesson to be learnt by Judges (and Attorneys-General) in the reduction of the sentences in the Syndicalist cases. Whenever a prosecution is undertaken by the Crown an additional and wholly adventitious gravity is given to the alleged offence. The greater the persistence of the Crown representative, the more the judge leans to the notion of heavy punishment. But all legal punishment which is excessive is judicial injustice, and where a sentence has to be altered after agitation, as in this case, it shows a public recognition of the fact that injustice has been done. Wrong as the writing and publication of the Syndicalist article undoubtedly was, its actual importance and effect were enormously exaggerated by both the prosecution and the judge. This is why—and the only reason why—public opinion has compelled the reduction of the sentences.

A Hopeless Appeal.

Despite the brilliant and faithful persistence of Mr. Marshall Hall, there never was the shadow of a chance for the success of Seddon's appeal. He had woven the net of justice round him as tightly as any man has ever woven it in the light of human probability; and probability is the guide of life. At once callous, calculating, cautious, and hypocritical, he over-reached himself by his avarice. We do not "believe" in hanging; but if ever a man "deserved" the gallows, his name is Seddon.

Tax Collectors' Amenities.

The Government supplies the Tax Collectors with specially franked envelopes, with the word "Private" printed on both back and front. But a Hammersmith correspondent calls our attention to the fact that the local Collector sees fit to decorate his envelopes with such a delicate embellishment as "Fourth Application." We suggest that Chiswick should not try to improve upon Whitehall.

The Week's "Chestnut":—

The game was for one of the party to go out of the room whilst the rest of the company "made the ugliest faces" they could, and then to return and award the prize to the ugliest. Approaching a sour-visaged lady in the corner, he was about to declare her the winner, when she corrected him by remarking "I'm not playing."

FINDING A SOLUTION.

"John Bull's" Biscuits.

["*Taking the Biscuit*" *has become a classic phrase, expressive of a satirical reward or recognition. In this column we present, in all good humour, the token to such of our contemporaries and others as may have distinguished themselves by some unconventional utterance or act.*]

For stating that: "Mr. Philips Hichborn, a well-known lawyer and society leader, committed SUICIDE *at Washington last evening by* SHOOTING HIS WIFE,"

THE EXPRESS AND STAR (Wolverhampton)
TAKES THE BISCUIT.

For asking, in the "Ormskirk Advertiser": "Are you short of coal? If so, cook and EAT *by* GAS,"

"GAS OFFICES (64, Aughton Street, Ormskirk)"
TAKE THE BISCUIT.

For stating in an article on the Coal Strike, that: "Mr. Frank Cook, of the Dragon Hotel, the Market Place, Wednesbury, gave about 70 'out of works' a splendid FEED OF BEER, *etc., and also* JUGS OF ALE,"

THE WEDNESBURY BOROUGH NEWS
TAKES THE BISCUIT.

For the following paragraph: "Southwick Rangers v. Blackhill.—These teams MET *on the Southwick Club's ground this afternoon in a friendly fixture. Owing to Blackhill* NOT PUTTING IN AN APPEARANCE *this game was declared off,"*

THE FOOTBALL ECHO (Sunderland)
TAKES THE BISCUIT.

For advertising in the "Bedford Daily Circular": "Lost.—*Saturday morning,* Bromham Road, *by little boy,* 10s. *reward,*"

THE ADVERTISER (1, Nelson Street, Bradford),
TAKES THE BISCUIT.

For stating that: "Few Rugby clubs can boast of such a RECORD *as that of the 2nd Life Guards for the season just ended. Of* 16 *matches played* 17 *were* WON *and one lost,"*

THE NOTTINGHAM EVENING POST
TAKES THE BISCUIT.

For advertising, in the "Western Daily Press," "A Student WANTS *a Private* FAMILY, *small in number,"*

"667, *DAILY PRESS* OFFICE"
TAKES THE BISCUIT.

For the following heading to an article on the Coal Strike: "The CRY *of the Starving: Men and Women Suffering in* SILENCE,"

THE YORKSHIRE EVENING POST
TAKES THE BISCUIT.

For stating, in its report of the Universities' abortive race: "Just before Harrod's Cambridge found that they could proceed no further . . . To reach Mortlake was impossible, and there was nothing before Swann but to give the order to the COXSWAIN *to* ROW *into the bank,"*

THE SPORTSMAN
TAKES THE BISCUIT.

For stating, in a description of an attempt to complete the exploration of the Jug Hole Caves, Matlock, that: "The explorers gave ALL *yesterday to the work, starting* EARLY LATE *in the day,"*

THE BRADFORD DAILY ARGUS
TAKES THE BISCUIT.

HALF-A-CROWN FOR EVERY "BISCUIT" PUBLISHED.

We give 2s. 6d. to the sender of every "Biscuit" published. Should the same "Biscuit" be forwarded by more than one competitor, preference will be given to the reader whose letter is first opened. In forwarding newspaper cuttings, sufficient must be sent to identify the name of the paper and date of issue.

"Can you Hit the Bull's-Eye?"—*See page 480.*

MR. LLOYD GEORGE'S SECRET.

WHY THE CHANCELLOR OF THE EXCHEQUER KEPT THOSE SIX MILLIONS—THE FARCE OF THE "SURPLUS."

BY HORATIO BOTTOMLEY.

It is not my purpose to criticise Mr. Lloyd George's latest Budget in any detail. (Of course, I call it "Mr. Lloyd George's Budget," as a matter of convention, it being, in reality, the Budget of the gentlemen at the Treasury to whom, under our present Party system, such matters are left.) It is a good old-fashioned humdrum affair—of the kind to which we have grown accustomed, and which is relieved once in twenty years by something in the way of novelty. We had a bit of a change in 1909, and we shall get another in 1914 or 1915, when Mr. Austen Chamberlain will make a start with an instalment of "Tariff Reform," as it is called—unless, indeed, by that time the country is ripe for a Business Budget. In the meantime, we must put up with the old, old platitudes—the "review" of the nation's trade and prosperity, *as proved by statistics*, instead of what the people have got in their pockets and their larders; Exports and Imports, Customs and Excise, and Estimates of Revenue and Expenditure. These Estimates are the funniest things which it is possible to imagine. The more wrong they are in one way, the greater the reputation of the Chancellor of the Exchequer. Over-estimate your expenditure, or under-estimate your revenue—or, better still, do both—and lo! you have a "Surplus" the following year, and your Party Press will acclaim you as the greatest of financiers. One of the things you have to "estimate" is how many people will die, and what they will leave behind them. And if your estimate falls ludicrously short of the fact—well, you have the satisfaction of reading in your own pet organ "Great Success of the Death Duties—Another windfall for the Exchequer." You also estimate the exact quantity of beer and whisky which the people will drink, and you have no idea with what precision a clever solicitor or barrister can do it. Just look at this. "I estimate," said Mr. Lloyd George, "that this year there will be an increase in consumption of 2 per cent. in beer and 1.5 per cent. in spirits." 1.5 per cent., mark you! Surely it behoves every good Liberal to be extremely precise in measuring out his "night-cap," lest by carelessness he upsets the decimals of his great leader!

That Surplus.

But it is not to deal with matters of this kind that I have sat down to speak. I want to say a few words about that "surplus" of six millions. Let me say at once that I have always been opposed to what is called the Old Sinking Fund—into which, in the absence of special legislation, all realised surpluses have to go, in further reduction of the National Debt. We have an ordinary Sinking Fund, consisting of the balance of the amount which is annually set aside for the service of the Debt, and which, after providing for interest, automatically reduces the debt by seven millions and more, and reduces it to an ever-increasing extent as the amount required for interest diminishes. And that is quite enough for all practical purposes, and quite fair to Posterity—concerning whose welfare I confess I have never been so solicitous as most people profess to be. I once shocked the House of Commons by the dictum that there is no sounder finance than letting others pay your debts; but, be that as it may, wiping off seven millions a year, and at the same time constantly increasing the value of the security, is doing the thing handsomely for those who will—or may—come after us. I make the reservation in view of the increasing activity of the suffragettes and the possibility of a Maternity strike!

Therefore, I find no fault with Mr. Lloyd George for sticking to the six millions. I hope that, having broken the ice, he will not hesitate to take the plunge again next year. He will soon grow accustomed to it, and in a few years' time noboby will notice it—just as they have ceased to notice that little slice which Mr. Asquith quietly knocked off the New Sinking Fund a year or two ago. At the game of Follow-My-Leader you do not notice where you are going. You just go.

The Secret.

But whilst I applaud the Chancellor for his pluck and his common sense in sticking to the money, I think he should have been more candid with the country as to the reason for his new departure. *It had nothing to do with the Navy; nothing to do with the finance of Home Rule; nothing to do with the Insurance Act.* The Navy will be dealt with by means of a Special Loan—for which plans are well advanced; and the other measures will not require any of the money next year. What, then, is the secret? I know that my statement will be ridiculed. Most of my statements are—*when they are first made.* But no matter—as the philosopher said when asked, "What is mind?"—just as when asked, "What is matter?" he said, "Never mind."

What is the secret? I will tell you.

There is going to be an Industrial Revolution—and the money is wanted for that. For what purpose? you ask. Well, it *may* be wanted for wages—whilst the Government is working the railways, for instance; or it *may* be wanted for the relief of starving men and women and children; or it *may* be wanted—for a *Special Civilian Police Force.* Nobody, at the Treasury, has any very definite ideas on the subject. All they know is that, after a special meeting of the Cabinet, held about the time of the collapse of the Coal Strike negotiations, it was suddenly decided not to part with this money, and that this decision synchronised with certain steps and preparations of which the general public knows nothing, and of which they who do know dare not speak. *I* know—and at the Albert Hall I shall speak.

Foreign Trouble.

I do not minimise the seriousness of the international situation. Grave trouble is brewing. There is more in the sending of the young Prince of Wales to France at this juncture than the public recognises. The King has much of the natural sagacity of his distinguished father, and the little Prince—God bless him!—may well be an unconscious Ambassador to our chief ally.

But these things will not be dealt with by means of the Budget surplus. That money is intended to be available for immediate use for Home purposes. In one way and another, the amount will probably have grown before the end of the year to ten millions—armed with which war chest the Government will be in a strong position to deal with whatever position may arise.

"Can you Hit the Bull's-Eye?"—*See page 480.*

THE NEED OF A BUSINESS GOVERNMENT.

SWEATING OF STATE EMPLOYÉS.

The daily and ever-increasing necessity for a Business Government to control our State Departments will assuredly call for additional support when the following facts become known: In the Central Office at the Royal Arsenal, Woolwich, where, approximately 300 Civil clerks are employed, sweating and tyranny positively abound. The majority of these men are paid 36s. a week, quite irrespective of their years of service and individual capabilities. This handsome salary was fixed as a maximum under a system of classification drawn up over twenty years ago, and still prevails in spite of the considerable increase in the cost of living during this period, and also that the State is—or should be—a model employer of labour. To quote a specific instance for the information of those labouring under the impression that money is thrown away recklessly throughout the *whole* of the Civil Service, at certain periods of the year, chiefly at or prior to public holidays, a section of the clerical staff, working on the 8,000 odd workmen's earnings, are told that they must stop until 11.30 p.m. on the Saturday—that is, work at full pressuro 10½ hours extra—for which the sum of 4s. 2d. is paid in remuneration. If a mistake of a penny occurs in the accumulations, written reports have to be sent in to the authorities who damp the ardour and zeal for the "Service" by promising "suspensions." When the present conditions are brought to the notice of officials, as they frequently are by means of deputations, threats of the stopping of the fortnight's annual leave are made if the agitation is kept on Innumerable instances of this injustice prevail, and the above will show the public what they are clamouring for when the ever-popular cry of State Ownership is uttered

CO-EDUCATION AND CONSISTENCY.

A SEVERE PUNISHMENT FOR A VENIAL OFFENCE.

During the last half-term holiday at Bangor University College, two students, one being a lady, mutually arranged to spend a half-day together at Holyhead. This they did, but, unfortunately, missed the last train to Bangor from that place. A motor was hired by them, but broke down on the way to Bangor The lady eventually arrived at the women's hostel at the not unearthly hour of 10.30 p.m., or thereabouts.

The matter was brought before the Senate of the college, and after much deliberation it was decided to "rusticate" both students for such a length of time as to very seriously mar their work.

This was, of course all in accordance with a decree of the Senate—to the effect that "platonic friendships" were not to be tolerated between the two sides of the college. The inconsistency lies in the fact that these friendships have been tolerated outside for years and no action taken on the part of the Senate The students are also permitted to converse freely in the college buildings, but once outside there is this decree which, though dormant for most times, seems to point to unwholesome suspicion in high places.

The pregnant wisdom of the decree is also made manifest in the fact that there *are no restrictions* placed upon the converse of a university woman and a male member of any other college in the town.

The case suggests questions like: What are the deterrent effects of the Welsh degree course upon proper moral expansion?

"THE CIVILIAN 'BOBBY' BUNKUM."

Just as we were about to send to press another article on this subject, we were served with a writ for libel at the instance of Mr. Arnold Statham, and must, therefore, withhold further comment for the present. We shall, however, do everything in our power to expedite the hearing of the case. Meanwhile, so far as the pending proceedings instituted against us by Mr. Mitford, the Treasurer of the movement, are concerned, we have only to point out that they have no bearing whatever upon the truth or otherwise of the charges which we have brought against the "Force," and which we are now called upon to justify.

"TERRIBLE DOINGS AT SOUTHEND."

HEROIC ACTION OF THE EDUCATION COMMITTEE.

In our issue of March 25th, we recounted, under this heading, the desperate deeds of Albert Taylor, aged 15, whom a cabman actually heard ask a passenger at the railway station whether he could carry his luggage for 2d. Upon a constable being promptly called in by Jehu, the youthful desperado had the hardihood to refuse the representative of the law his name and address. Such conduct could not, of course, be tolerated, and the boy was summoned for touting, and law and justice were vindicated, for the time being, by his being put on probation for six months.

The sequel is the receipt by the young ruffian of a letter from the Southend Education Committee, who heroically tackle him and tell him, without equivocation and despite the possible awful consequences to themselves, that, in view of the two recent convictions against him (evidently his violent lawlessness broke out upon a previous occasion) the Committee have valiantly cancelled the licence for street trading held by him, and he must return it, with the badge. The hardened bandit must, therefore, find some more peaceful and law-abiding method of getting his unworthy living—say, throat-cutting, or robbery with violence—in order to keep life in his worthless carcase, and render his mother the little assistance he has been able hitherto to give her.

The worthy burgesses of Southend will now be able to sleep peacefully at night. Would that all our municipal authorities did their duty in the unflinching manner displayed at Southend!

LIBERTY AND LICENSING.

IPSWICH MAGISTRATES' EXTRAORDINARY ATTITUDE

Reports of Licensing Sessions in the Borough of Ipswich are, as a rule, interesting when certain gentlemen occupy the Bench. Early in February, some cheap notoriety was obtained by making a big parade of recommendations for later hours of opening, earlier hours of closing, and other restrictions upon public-houses and the liberties of His Majesty's subjects—though, after all, they were only dealing with second-hand goods which have been passed on from Liverpool and hawked about the country with little success.

Now at the adjourned Sessions recently held, it seems that these same Justices are righteously indignant because a Conservative smoking concert, at which intoxicating liquors were consumed, was held on premises which the local Party had specially hired for their own private use on this occasion. The rooms are sometimes used for tea meetings and other similar doleful functions, for which the proprietor holds a music and dancing licence. It is the possession of this licence which brought him into contact with the Justices, who admonished him for allowing intoxicating liquors to be taken into and consumed on the premises on this occasion—which, in their wisdom, they considered a breach of the conditions attached to the licence for the regulation of "public" entertainments—and suggested that if the rooms were again required for such iniquitous proceedings, it would be as well for him to consult the Chief Constable as to what he might or might not allow those in temporary possession of the building to do.

Perhaps it is as well for the Justices to delegate such things to the Chief Constable, who doubtless will exercise his powers with more regard to the claims of common sense. Otherwise, it will certainly follow that the rooms will be scrupulously avoided when a temporary habitation is desired in which to hold social functions.

"POPPING" IN THE PRINCIPALITY."

A Ynysddu (Mon.) reader states that last December he pledged for 7s. a watch with Messrs. T. Fine and Co., of 31 and 32, Merchant Street, Pontlottyn. On redeeming it the other day they requested 8s. 8d., made up as follows:—Money lent 7s., interest 8d., registration and porterage 1s. The last item it is difficult to understand.

"Can you Hit the Bull's-Eye?"—*See page 480.*

THE PIOUS POISONER.

A STUDY IN PSYCHOPATHOLOGY.

By A Barrister-at-Law.

The offence of murder by poison has in all ages been deemed one of such peculiar atrocity as to single it out from other kinds of deliberate homicide. It was elevated under Henry VIII. into a species of treason, the exquisitely cruel punishment of boiling alive was reserved for it, and several persons were actually executed in this way. To this day French law discriminates between it and ordinary "*meurtre*." The characteristics of poisoners are those of other deliberate murderers—but in an excessive degree: they surpass the rest in each of those directions in which moral depravity may be manifested—as lying, vanity, sensuality, egoism, hypocrisy and unrepentance. From the nature of their crimes, they are invariably convicted on "circumstantial evidence," and with scarcely an exception they continue, till turned off by the hangman, to indulge in loud protestations of innocence, and of their assurance of the Divine favour, with hypocritical expressions of forgiveness of their judges and detractors.

A Pious Daughter.

These remarks may seem to call for some illustration, and we need not look beyond the records of British Justice to supply it. One of the most noteworthy and horrible cases of murder by poison was that of Mr. Blandy, an attorney of Henley, by his daughter Mary, by means of arsenic—in order to possess herself of the sum of £10,000, which she supposed was the amount of her father's fortune. Her trial is very fully reported in the State Trials, and she had every advantage in her defence that the law then allowed—counsel to call her witnesses, and to cross-examine those called by the other side. "There was," wrote Lord Campbell, "a verdict of guilty on the clearest proof of premeditation and design; but to show the worthlessness of the dying declarations of criminals and the absurdity of the practice of trying to induce them to confess, she went out of the world with a solemn declaration that she had no intention of injuring her father."

"Good people," she said at the gallows, "give me leave to declare that I am perfectly innocent. . . . And may I not meet with eternal salvation nor be acquitted by Almighty God . . . if the whole of what is here asserted is not true." Like most great criminals, she much affected religion and "the imputation of infidelity" gave her "infinite uneasiness and concern." No more horrible fiend ever trod the earth; yet the populace, as usual, allowed itself to be influenced by her lying declarations into a persuasion that she suffered unjustly.

A Lady in White.

Still stronger was the popular clamour in the case of Eliza Fenning, convicted of attempting to poison the family of Turner, whose cook she was, by putting arsenic in some dumplings. No explanation of how the arsenic got into the dumplings, unless the cook put it there, was ever forthcoming, and her general behaviour was entirely consistent with guilt; yet for no better reason than that she indulged, after conviction for what was then a capital offence, in continued asseverations of innocence, mingled with canting prayers and professions of her assurance of Divine mercy, the masses persisted in believing her guiltless, and there was the gravest dissatisfaction when the Secretary of State and Lord Chancellor Eldon advised the Regent that there was no reason to extend the Royal mercy. She suffered in a dress of virginal white, and thousands followed her to the grave as a martyr!

Palmer's Piety.

The famous Palmer exhibited no less strongly the passion for lying invariable in such characters. "The passion for lying which great criminals display is a strange, though a distorted and inverted, testimony to the virtue of truth. It is difficult to assign any logical connection between lying and murder; but a murderer is always a liar. His very confession almost always contains lies, and he generally goes to the gallows with his mouth full of cant and hypocrisy." So wrote Sir James Stephen, the famous judge, in his "History of the Criminal Law." "I go to the scaffold a murdered man," said Palmer—whose whole life was a succession of villainies culminating in wholesale murder. True to the rules of criminal conduct, he maintained an attitude of injured innocence, was totally unrepentant, and indulged in the most abominable affectation of piety. "There was no sign of repentance about him—no thought apparently of confession, possibly no feeling, not even the slightest, of . . . remorse. . . . He was quite easy in his conscience and happy in his mind." Will it be believed that this monster, on the very next Sunday but one after he poisoned his wife, partook of Holy Communion? His diary contains the following:—

> Sept. 29th, 1854.—My poor dear Annie expired at 10 past 1.
>
> Oct. 8th, 1854.—Sunday—at Church Sacrament.

Another wife murderer, Dr. Pritchard, went even further in hideous blasphemy. This is what he wrote:—

> 18th—Saturday (March, 1865). Died here at 1 a.m. Mary Jane, my own beloved wife,—may God and Jesus, Holy Ghost, One in Three, welcome Minnie (her pet name) . . . . Save us, Lord, for Thy dear Son!

A Scotch Pietist.

About the same time, also in Scotland, there perished a certain Eugène Marie Chantrelle, like his namesake Eugene Aram, a great linguist and a schoolmaster. He was convicted on the plainest evidence of poisoning his wife for the insurance money. "To the last the condemned man refrained from inditing in relation to his crime anything that could be construed into a confession of guilt." Yet, to show the depth of his hypocrisy, he left a paper, in which he wrote that "he rested his hopes on Jesus Christ." After which came the most significant fact in the document—that "he wished his children to understand that he never killed their mother."

Deceptive Appearances.

Such detestable villainy, it will be said, must have betrayed itself in a thousand ways throughout life; such monsters must have been shunned everywhere, and have gone unpitied to their graves. By no means! Every one of these persons passed for a humane and pleasant character! "I'm sure he is the last person in the town I should have suspected of such a thing as this," said the Rugeley sexton of Palmer—"he was a religious man." "He was thought to be a humane man. The clergyman never called to see him upon a case of charity but he would give him a guinea." Nor was his appearance less pleasing than his bearing. "His features gave the impression of honesty—calm, passionless, truthful . . . his manners were courteous, bland, sympathetic." So wrote his counsel, the famous Kenealey. He adds that Palmer was so respected and popular in his neighbourhood that he would never have been convicted had he not been brought to London for trial. Pritchard was a handsome man, very successful with the ladies. Of his adieu of life his biographer writes: "Thus perished one whom many in that vast assemblage must long have known only as the urbane and courteous gentleman, the genial lecturer, the kindly physician, and the amiable and pious philanthropist."

Seddon's Supplication.

One does not care to enlarge upon the features of a case whilst the fate of the chief actor is hanging in the balance, but a passing reference must be made to Seddon's fervent invocation to "The Great Architect of the Universe"—a phrase from the Ritual of Freemasonry, of which craft he is a member. How far he will adhere to this attitude of piety remains to be seen.

Such, then, were the characteristics of a few of the world's great poisoners—pleasant, polished men, hiding the most abominable depths of falsehood and cruelty beneath a mask of piety and philanthropy! They differ only from such as Rush, the Mannings, Müller and like canting, blaspheming, hypocritical rogues in a superior degree of treachery, cunning and blandness. A public, picturing the murderer, in its ignorance, as a truculent, violent ruffian, has too often, in the past, successfully interfered with the course of justice and snatched great guilt from its due punishment. Let it beware how it does so again, and, deceived by persistent protestations of innocence, which will be repeated till the drop fall, and by the old parrot cry of "Circumstantial evidence," rob the outraged law of a life most justly forfeit.

"Can you Hit the Bull's-Eye?"—*See page 480.*

AN UNCANNY COMMUNICATION.

THE SUFFRAGETTES REJECT MR. CHAMBERLAIN'S GUIDE.

A Dover lady has favoured us—apparently for publication—with a copy of a long letter (seemingly unsigned), which she has recently addressed to Mrs. Besant. We give the following interesting extracts:—

> When Mr. Asquith was asking for proofs that a woman was capable of helping the Government, I went to No. 4, Clement's Inn, and had an interview with Mrs. Pethick Lawrence, to whom I offered those proofs if she would make use of them. I told her that I had copies of letters to Mr. Chamberlain, showing that a woman guided him throughout the South African War; I had his replies. By references to newspapers of that date, it would be seen that always, a few days after receiving those letters, he did exactly what they advised him to do. I told her that his Colonial policy, his Empire policy, his Tariff Reform policy, were all given to him by a woman, and I offered her the proofs. Why would she not investigate and publish those proofs? Why did she reply that she thought it better to go on fighting in their own way? Because she wishes, along with Mrs. Pankhurst and her daughter, to have the honour and glory of having won votes for women in their own way, by fighting. She preferred to let these young girls go on suffering the tortures of forcible feeding. Neither Mrs. or Miss Pankhurst, or Mrs. Pethick Lawrence have undergone this treatment themselves, I notice. . . . You say that you know of four times that you have lived. I know of more than a dozen in which I have lived. I believe that I have already written to tell you who Mrs. Pankhurst was once in a former life. *She was the mother of Moses, Mrs. Pethick Lawrence was Miriam, and her husband was then her brother Aaron.* I saw that they had a representative of Joan of Arc in their last great procession. But they will not win this war until they claim (*sic*) the honour which they are now ascribing to Mrs. Pankhurst to the one who throughout the ages has carried it, the Madonna herself. Surely you, who claim to possess the gift of divination, should know this. The Young Messiah awaits the sign. As I believe I have already told you, he is a young Austrian Jew, now 23 years of age, and in the last life he was my own father. Four years ago, when I told him about the South African War, and of how, in the beginning, I had offered the Government £300 if they would let me choose twelve nurses to form a hospital, and to go myself as the matron to the front, but I had been refused: "They refused you," he said, "and you offered them £300; they ought to have known." He knew whom I was in a former life. He knows that honour is due to me, and when it is given he will come forward, and we shall have the vote.

Really, as to the statement regarding Miss Christabel Pankhurst, we can only say, in the words of the Prime Minister, "Wait and see." The letter is endorsed "Please return"—which we shall be glad to do upon hearing the name of the sender.

"THAT POOR MISSIONARY."

FAMILIARITY BREEDS CONTEMPT.

An Englishman, now resident in Hamburg, sends the following emphatic epistle:—

> I have been in West Africa for 10 years and entirely support the remarks of your recent contributor. In West Africa also the mission-trained native is almost invariably a thief and blackguard of the first water, while the bulk of the missionaries are of no particular standing or fitness for the work they are supposed to do. These missionaries, as a rule, live better and do very much less work of any kind than the men employed at trading stations, offices, etc., and their only influence is a pernicious one, as is abundantly proved by the consistently bad name of the mission-trained native all along the West African coast.

"A NEW OXFORD STREET QUACK."

EXIT "DR." BUSS.

Our paragraph of March 30th, had immediate effect. The advertisement on the windows of 116, New Oxford Street no longer sets forth that it is the establishment of Dr. Buss. He now styles himself "Henry Buss, Specialist." If he will only think again, he may, perhaps, come to the conclusion that "charlatan" would better describe him.

ENGLAND FOR THE ENGLISH.

THE CELTIC FRINGE AND HOW TO COMB IT.

Apropos of our quotation in "Letter Bag" from "Flodden Field" (Bristol's) recent communication, an Aberdonian tells us that in the Granite City the firemaster in charge of the fire brigade is an Englishman—a Bristolian, by the way. The manager of the Corporation tramways is an Englishman; the City Water Engineer is an Englishman, he thinks—at any rate an Englishman was offered the post. And there are Englishmen occupying other responsible appointments in the city. In this, he says, it will be seen that the "foreign devils"—in which category "Flodden Field" includes the Scots—judge a man on his merits not his nationality, so long as it is British.

There are hundreds, if not thousands, of English fishermen who have taken up permanent residence in Aberdeen, to say nothing of the scores of English tradesmen also settled there in connection with the fishing and its allied industries. Our correspondent considers himself pretty safe in saying that Aberdeen contains more English people than Bristol does Scottish—yet Aberdeen has only a population of some 160,000, as compared with Bristol's 350,000 or thereabouts.

No doubt, he says, Mr. Asquith has given deep offence to "Flodden Field" by his traitorous conduct in sitting in England's Parliament as a foreign representative. Perhaps he will now forgive Mr. Asquith, seeing that the Prime Minister of England has appointed an Englishman as Secretary of State for Scotland. Why not Scotland for the Scots?

He asks: "Can 'Flodden Field' say if Lord Kitchener was deported as an undesirable alien, and is Lord Charles Beresford likely to go the same way unless he becomes a naturalised Englishman?" He then gives the following hints on how to comb the Celtic fringe: All Scottish, Irish, and Welsh regiments serving in England or in English possessions to be sent home to their respective countries, cost of doing so to be borne by the country to which the regiment belongs. This order is to apply also to all "foreigners" serving in English regiments. Henceforth no battleships shall be built on the Clyde, at Belfast, or Pembroke. All foreigners, *i.e.*, Scotsmen, Irishmen, and Welshmen, serving in the English Navy to be immediately discharged. (This order does not include Germans, Jews, and niggers.) It must be clearly understood that these orders do not exempt the inhabitants of Scotland, Ireland, and Wales from paying taxes for the upkeep of the English Navy and Army. Nor does the payment of such taxes place England under any obligation to protect the commerce of the aforesaid foreign countries. In future, all Government documents bearing the question, "Are you a natural born or naturalised British subject?" to be changed to "Are you a natural born or naturalised Englishman?"

As the Celtic element in England is a menace to that country, he suggests a Select Committee to inquire into and report on the Celtic Peril. Copies of the Committee's report to be circulated in Soho, etc., and among the German syndicate who work the Welsh coal mines.

AN HONEST PAUPER.

A VERY "HUMAN DOCUMENT."

Here is a letter which we have received from an official of the Hailsham Workhouse, Sussex. We are sure that some of our readers would like to give the man referred to a helping hand, and any contributions they may care to send us shall be utilised for his benefit.

> Last night amongst the usual casuals was one Albert Brawn, a labourer, who seemed to be a very quiet sort of a man, but was in a very ragged condition. This morning he was set to work at wood-sawing. About 10 o'clock a.m., a driver of Mr. Lynn, brewer, of Hailsham, came and asked if we had a man of the name of Brawn. He was shown the man. Now it turns out that this casual on coming on the road to Hailsham found a watch and chain and took it to the Police Station, with the result that the man gave the casual 6s. for his honesty. The casual was brought inside and we fitted him with some cast-off clothing and boots, and sent him on his way rejoicing. I was pleased to think we had one honest casual on the road.

Will Brawn tell us where we can find him?

"Can you Hit the Bull's-Eye?"—*See page 480.*

HOW THEY SPENT THEIR EASTER.

SOME HOLIDAY OCCUPATIONS.

By RICHARD MORTON.

Different people have different ideas as to how to spend a holiday; some, for instance, make the most of it, others make the worst of it. From reliable sources we are able to indicate a number of facts concerning the Easter holidays and how they were enjoyed, or otherwise, by persons more or less prominent. The particulars we give are perfectly unreliable:—

MR. ASQUITH passed the time in wondering what would happen next; whether he would be able to tackle the next strike—or even if he would have the chance of doing so. A despondent holiday; the outlook for the future almost hopeless, but he will wait and see.

MR. LLOYD GEORGE.—Engaged in doing sums on a slate. One problem rather worrying: Given a surplus of over six millions, thus proving all previous calculations wrong, both as to income and expenditure, what is to be done with such surplus so as to please everybody? The answer is: I give it up. Easter diversions: Playing "The Men of Harlech" on the Welsh harp. Easter diet: Welsh rarebit and leeks.

MR. BALFOUR.—A restful, reposeful time, marvelling mostly which way the cat will jump. Diversions: Playing "When Other Lips" on the flute, and a little golf.

MR. BONAR LAW.—Wondering what sort of a job this is that he has been pitchforked into; also wondering how long it will be before he is out of it. Thanking kind friends for suggesting he has already put his foot into it once or twice. Diversions: No[illegible] Diet: A little oatmeal.

MR. JOHN REDMOND.—Getting measured for his crown, and wondering if the contributions from the Treasury will run to an orb and sceptre. Enquiring the prices of second-hand thrones. Perhaps the Portuguese Republic would let him have one cheap. Diversions: Sure there's plenty av 'em for all of us! Diet: Bacon, murphies, and the cratur.

SIR EDWARD CARSON.—Studying "The Soldier's Pocket Book," by Lord Wolseley, enlisting recruits, route-marching, flag-signalling, and shooting. At the rifle range on Easter Monday; penny a shot, and if you break a pipe you get a cigar. Diversions: Dipping into the Statutes to find authorities for drilling large bodies of men.

THE EARL OF CHESTER.—Taking a quiet cup of tea at Maxim's. Visiting Notre Dame and the Eiffel Tower, and wondering what the "Rat Mort" and those other funny places up Montmartre way are like.

CAPTAIN SCOTT.—Climbing the South Pole, and nailing the British flag to it, just below the Norwegian one. Continuing his work. Diversions: Gramophone, ping-pong, and dominoes. Diet: Blubber, potted "Jungle" dog, and smoked pony.

THE COAL DEALERS.—Counting the stacks of gold secured by running up the prices during the strike scare, and thinking how hard it is to be obliged to reduce those inflated prices back to something like reasonable proportions.

MR. COSMO BONSOR.—Reckoning up the profit lost by the railway companies on excursion trains that didn't run. Also wondering whether there is anything in this oil fuel business.

ALL OTHER RAILWAY DIRECTORS.—Ditto.

RAILWAY PORTERS.—Sitting on the platform, counting the extra trains that didn't run, and wishing that tips would soon become normal again.

MISS CHRISTABEL PANKHURST.—Inventing a few more disguises, and taking a few quiet strolls up and down Scotland Yard just to see what the detectives were doing. Diversions: Writing more manifestoes and messages of comfort to the "bold, bad ones." Diet: Plentiful, in view of possibilities.

MR. TOM MANN.—Having promised not to make any speeches, found the time hang heavy on his hands. Throat getting rusty through want of exercise. Diversions: Practising oratory in the back bedroom, door and windows sealed so that no sound could escape. Diet: A little lubricating oil.

TOM, DICK, AND HARRY, THEIR WIVES AND FAMILIES.—In making the best of it, as good Britons always do.

MEAN MASTERS AND MAIMED MEN.

HOW A DESPICABLE TRICK MAY BE CIRCUMVENTED.

It is, unfortunately, a common practice of masters whose workmen have been injured in the course of their employment to tell the sufferers that there is no need for them to claim under the Workmen's Compensation Act, as their wages will be paid while they are in hospital, their jobs kept open for them, and they will never want for work at the same good wages. Many men have written to us that, having been induced by such promises to refrain from making claims within the six months laid down by the Act, they have been rudely disillusioned shortly after the expiration of that period by their employers either discharging them, drastically cutting down their wages, or making things so uncomfortable that they have been compelled to leave.

In these circumstances, we think it right—without waiting for the issue of the *Lay Lawyer*—to say at once that the Court of Appeal has laid it down that, so long as a *verbal* claim to compensation has been made within the six months, it is sufficient, and after that there is no limit to the time within which proceedings may be taken. There should, in most cases, be little difficulty in proving such a verbal demand. Even if no claim at all has been made within the six months it will not be a bar to the maintenance of an action for damages, if the failure to claim was occasioned by *mistake*, absence from the country, or other reasonable cause.

Still, it is well to be on the safe side, and we would therefore advise a workman to leave nothing to chance.

"NO FLIES ON EDGELL'S."

AN INTERESTING DIARY.

We have received the following letter:—

Seeing that you referred to Messrs. W. and A. Edgell in your last issue of JOHN BULL, I take the liberty of placing before you details of a transaction which my father had with them.

1911.
Feb. 1st.—Wrote for quotation.
" 4th.—Received reply with quotation.
March 9th.—Sent order and cheque for 24s.
" 14th.—Cheque cashed.
" 31st.—Wrote asking for delivery. No reply.
April 6th.—Wrote asking for delivery.
" 9th.—Received reply that goods had been sent off.
" 19th.—Goods not received; wrote again. No reply.
May 2nd.—Wrote again. (Registered letter.)

A few days after the last letter we received a reply regretting delay and stating that the goods had been sent off. We have never received the goods, and have sent several letters, to none of which have we had any reply. We have done business with Edgell's on several occasions but have never had anything to complain of until now.

"THE FOUNTAIN PEN TRICK AGAIN!"

A SPECIOUS REPLY FROM THE ARTFUL DODGERS.

The City Road people we exposed, the Waterman Speciality Co.—a name very similar to that of a firm of high-class fountain pen makers, who are quite unconnected with them—have sent us a letter, and a sample of their pen and stylo. Their communication, while carefully ignoring the real point, states that the articles are good value for the money. Our knowledge of such things is not sufficient to qualify us to express an opinion upon that, without prolonged trial. The essence of the matter, however, is the advertisement in the newspapers—which offers £2 weekly to "good hand-writers with spare time"—clearly suggesting that copying or similar work can be obtained at the wage mentioned. However, the company now admit that all that is sent in the way of such work is a hundred envelopes, to be filled with the names and addresses of friends upon whom the same trick, presumably, will be attempted. They make it a great point that a hundred envelopes are sent and 1s. paid therefor—instead of 150 and 1s. 6d., as our correspondent stated. This, however, but makes the victims 6d. poorer.

"Can you Hit the Bull's-Eye?"—See page 480.

A NEW SOURCE OF REVENUE.

A PLEA FOR STATE REGULATION OF GAMBLING.

By A Taxpayer.

If you will assume that people always have gambled, and always will gamble, however violent and sanctimonious the authorities may be, it is at least logical to argue (1) that safeguards should be taken to insure honesty, and (2) that a tax should be imposed for some useful purpose.

The present gambling establishments of France make between four and eight millions sterling a year out of the pockets of gamblers. Is it not logical to argue that the State ought either to prohibit this form of enterprise altogether, or else take it over and secure the profit for the benefit of the community? The State lotteries of Italy, Austria, Spain, etc., bring in a substantial revenue, and there is no reason why Governments which condescend to run lotteries should hesitate about becoming bankers at roulette or taking percentage at baccarat.

No tax is so willingly paid as that which is imposed upon "vices." Alcohol and tobacco, which are admittedly poisons, bring in a handsome revenue without a murmur.

After all, every investment, every insurance policy almost every act of our daily lives is bound to be tainted with an element of gambling. What is life but a lottery, a game of roulette, an endless succession of heads or tails?

An Italian newspaper in New York has been cross-questioning the chief millionaires as to the best way of making a fortune. One might have expected that each would reveal a marvellous secret, or at any rate that they would agree upon some essential rules. Listen to the amazing platitudes with which they reply.

Mrs. Kitty Green said: "You must buy cheap, sell dear, and practise economy."

Mr. Russell Sage said: "You must be honest and scrupulously economical."

Mr. Charles B. Rush said: "Be honest, industrious, economical, and content yourself with the smallest profits."

Mr. Wills said: "Work twelve hours a day and pay your bills before they fall due."

Mr. James J. Hill, the railway king, said: "Do not try to succeed too quickly; learn to wait."

Mr. Rockefeller said: "You will not become rich if you are filled with the idea of becoming rich. You must have higher ambitions."

What a stream of humbug! There are millions of men who stint themselves of cigars or beer for the sake of economy and do not succeed in accumulating enough to provide for their old age. Millions of men work forty years at a stretch and find themselves no better off than they were at the beginning. Millions of men are always waiting, like James J. Hill, but nothing ever turns up. Millions of men are at least as honest as Russell Sage or Charles B. Rush. At the end of their lives they find that they have chosen the most certain way of remaining poor. There are even some who despise riches, like John D. Rockefeller, and go about with their heads in the air, but remain about as opulent as church mice.

The fact is that millionaires have not the faintest idea how they became what they are. They may have gone mining and suddenly lighted upon the right claim or the big pocket. As financiers, they may have bought or sold at the best moment, owing to some happy chance, on which they pride themselves ever after. As tradesmen, they may have opened their shops at the right corner, in the right street or in the right quarter, without having been conscious of any reason for their selection.

You may toil through the snows to the terrible wastes of Klondyke, or you may shiver near a lamp-post outside the Mansion House, and blind chance may or may not wander your way. The odds against you are very much the same as though you had taken a ticket in a lottery, —say, 1,737,500 to 1.

Pride is the best reason for being honest.

Menace of boredom is the best reason for industry.

But for those who desire to grow rich there is no short cut to Fortune. Mektoub! It is all written. Our fate is about our necks.

And the State can earn, must earn many millions a year by *selling hope to the people.*

HUMAN DOCUMENT.—CLXXXIX.

[In this column, every week, we publish particulars of some human derelict whose case, after full investigation, we are able to recommend to the charity of our readers. We are happy to say that in this way we have already been the means of bringing comfort into many a wretched home. All amounts subscribed are duly acknowledged, and no deduction of any kind is made by us.]

THE DISTRESSING CASE OF A WIDOW.

We have paid a visit to the "home" of the subject of this Human Document, and have found the facts to be as stated in the woman's own letter—which we publish below:

> Could you find time to investigate my case, as I think it is a most deserving one? I was widowed two years ago. I have got to struggle on with two children, and when I get a day's work for 2s. I have to pay 9d. out of that to have them looked after, which only leaves me 1s. 3d.; and when I get two days' work per week, which is 4s., I pay 1s. 6d. out of that to have them minded. That leaves me 2s. 6d. towards 3s. 6d. rent, which I pay, and I have no more to sell for a shilling now, for I am only in a room, with a box for a table, one chair and bedstead. I have lost my home through owing rent. The visiting lady from Mr. Wheatley's Mission, at Brooke Street, Holborn, gave me what I have got. Food and fire, apart from what we see in other places, is all we see or have. I hope you will put my case before some of your readers, as it may be the means of me getting work to do. I am doing charing now. I have got good reference from the lady I work for at Highbury. I am ill in bed now at the present time with inflammation of the stomach. I am quite unable to work, and my children are starving.

We have received the following amounts, which we have duly forwarded to the subjects of the "Human Documents" named:—

CLXXXVII.—J. S., 2s. 6d.; "York Leaguer," 1s.; W. G., 5s.

CLXXXVIII.—"Toto's Mistress," 1s.

OUR COLLECTING BOXES.

By the kindness of many of our readers we are enabled to add to our "Human Document" fund by means of collecting boxes, which they are good enough to place on their premises. We shall be glad to hear from others willing to assist in this work. We defray all expenses of every kind, including the cost of special investigation into the circumstances of each case.

London.—Mr. M. J. Carolan, The Crown, Prince of Wales' Road, Kentish Town, 2s.; Mr. B. Barney, 154, Kentish Town Road, N.W., £1 0s. 6d.; Mr. H. Alexander, 37, Warden Road, Kentish Town, 6½d.; Mr. J. Hume, The Dalby Tavern, Dalby Street, Kentish Town, 2d.; Mr. H. A. Lloyd, The Assembly House, 298, Kentish Town Road, N.W., 1s. 11½d.; Mr. F. T. Bailey, 15, Lismore Circus, Haverstock Hill, 3½d.; Mr. Phil. Samuels, Camden Stores, 78, Park Street, Camden Town, 5s. 1½d.; Messrs. Bassant and Lewis, 213, High Road, Kilburn, 8d.; Mr. J. East, 23, Seymour Street, Euston Square, 7d.; Mr. A. Stribling, The Carlton, 33, Carlton Vale, Kilburn, 9d.; Mr. F. Brier, 45, Deptford Bridge, S.E., 3d.; Mr. W. Bartlett, 85, Rolt Street, Deptford, 2s. 0½d.; Mr. L. Bartlett, 251, Evelyn Street, Deptford, 1s. 9d.; Mr. F. Attwood, 257, Rotherhithe Street, S.E., 1d.; Mr. H. Royal, 107, Bermondsey Street, S.E., 7½d.; Mr. F. Huggins, Brunswick Arms, Stamford Street, S.E., 2s. 3d.; Mr. J. Green, 83, Abbey Street, Bermondsey, 5½d.; Mr. F. W. Pile, 33, Southwark Bridge Road, S.E., 7s. 9½d.; Mr. W. R. Talbot, Borough Market, S.E., 2s.; Mrs. R. Lyon, 40, Old Kent Road, S.E., 2s. 3d.; Mr. E. H. Westley, The Castle, Old Kent Road, S.E., 1s 9d.; Mr. F. Bridge, 176, Union Street, Southwark, 1d.; Mr. C. Butcher, Admiral Hawke, 191, Jamaica Road, Bermondsey, 1s. 0½d.; Mrs Catherine, The Cherry Tree, Bermondsey, 1s. 6d.; Mrs. Catford, Crown and Anchor, 116, New Kent Road, S.E., 1s. 4d.; Mr. J. Copper, The Antelope, 48, Weston Street, S.E., 6d.; Mr. C. A. Simpson, Cornwall Arms, Cornwall Road, Lambeth, 2d.; Mrs. M. A. Beare, The Crown, 440, Southwark Park Road, S.E., 11½d.; Mr. E. H. Gilbert, George Canning Hotel, Effra Road, Brixton, 8d.; Mrs. G. Napper, Beresford Arms, Beresford Street, Camberwell, 1s. 7d.; Mr. C. Balbes, 256, Camberwell Road, S.E., 6d.; Mr. A. Chaplin, The Angel, 73, Lambeth Walk, S.E., 2½d.; Mr. P. Barker, 256, Walworth Road, S.E., 1s. 7½d.; Mrs. E. Marks, Archduke Charles, Rodney Road, Walworth, S.E., 2s.; Mr. A. Huth, 94, East Street, Walworth, S.E., 6d.

Leicester.—Mr. P. Bedford, 153, Upper Kent Street, 1s.; Mr. W. Boulton, 256, Humberston Road, 6d.; Miss A. Dudgeon, 40, Hinckley Road, 2½d.

Princes Risborough.—Mr. E. Oldfield, Wyman and Son's Bookstall, G.W. Railway, 6d.

Edinburgh.—Mr. Thos. Chalmers, 11, St. Vincent Street, 6d.; Mr. A. Blair, 52, Rodney Street, 1½d.; Mr. J. A. Archibald, 30, St. Stephen Street, 1d.; Dutch Friend, 4d.; Mr. C. Clark, 1, Roseburn Road, 1s. 8½d.; Mr. F. Stevens, 69, Clerk Street, 1s. 0½d.; Mr. H. Scott, 202, Rose Street, 1d.; Mr. W. Anderson, 3-5, West Richmond Street, 2d.; Mr. G. W. Bryce, 1, Spittal Street, 5½d.

Glasgow.—Mr. W. Turner, 83, Garscube Road, 2s. 2½d.; Mr. J. O'Malley, 1013, Pollokshaws Road, 9d.

Manchester.—Mr. Wilson, Cricketer's Hotel, Great Ducie Street, 1s.; Mr. Fannon, Falstaffe Hotel, Market Street, 10d.; Mr. Jones, Bay Horse Hotel, Corporation Street, 1s.; Mr. B. Barker, Commercial Hotel, Sugar Lane, 6½d.

Total £3 19s. 4¾d., of which we have allocated to CLXXXVII. £2, and CLXXXIX. £1 19s. 4¾d.

"Can you Hit the Bull's-Eye?"—*See page 480.*

THINGS THAT MATTER.

THE SINNER AND THE GOOD PEOPLE.

By Norman Tiptaft.

[*We publish the following striking appeal, not because we regard it as capable, in these days, of practical utility, but as a useful reminder to all of us of the duty we owe our fellow man—and woman.*]

I am not unduly curious. I accept the state to which Providence has been pleased to call me. I give heed to all that my pastors and masters teach me. I bow in reverence to all superior persons. I know that everything is for the best in this best of all possible worlds, and that England is even better than elsewhere, *but*—I have just come across a piece of human history, and I want to know what England is going to do about it, or rather what that small minority that rules Engla d is going to do about it. We have a collection of heaven-sent geniuses among our politicians. We have some vast spiritual forces among our clergy. We have our rulers telling us that if we will only trust in them it will be well with us. We have our spiritual guides saying that God's in His heaven and all's right with the world. Don't think I deny their fitness to teach and govern us—I only want to ask a question about a particular case that came under my notice.

* * * *

She was brought up in a Christian home. Her parents insisted on her going to school, and to chapel twice every Sunday, in addition to attending any religious meetings that were held during the week. They forbade her to participate in any such worldly pleasures as theatres, concerts, and the rest—in short, they brought her up a fine example of ignorance and bigotry.

She had, however, some slight latitude in the choice of her *fiance*, and at eighteen she became engaged. One does not know much in the ordinary way at 18; brought up as she had been she knew even less than ordinary.

The tragedy happened—it's not an unusual thing—as to its frequency consult the birth statistics. There was a stormy scene between him and her father, and he promised to marry her. The banns were put up, then suddenly the man disappeared—he had emigrated. The Christian parent, who had apparently omitted certain passages of the Gospel—notably "He that is without sin among you let him cast the first stone"—in his daily Scripture-reading—promptly told her that he would sooner see her in the workhouse than for her to have the child at home. She had no money, no friends that she knew of. In her trouble her married sister offered her a temporary home, and there her child was born.

The child was as pure, as beautiful, as like the Babe of Bethlehem as any other child ever born—but he was, of course, "illegitimate," and therefore a disgrace.

When the mother was able to get about she was faced with the problem of earning a livelihood. That problem is not a particularly easy one to a strong unencumbered man; it is rather more difficult for a young girl with an illegitimate child. She was fortunate; she managed to get work in a factory at 14s. a week, although in another town to that in which her sister lived. Fourteen shillings a week! It is considered a good wage for a woman who can do nothing but use her needle. A living wage, I believe, they call it. At first she went into lodgings—very humble lodgings and very poor and very respectable. But lodgings, however poor, have to be paid for, and 14s. a week—minus short time—is hardly enough to provide necessities for a mother and a child.

(Quite so—I know perfectly well that many people have had to do on less—it is because I know that that I am giving a fairly full history of this particular case. You see this is not one of the cases in which anybody feels that anything need be done.)

She left her lodgings and took a house. The rent was 4s. 6d. a week. Too much, of course—it's admitted. Rent should be, according to the economists, about one-seventh of the income, I believe.

Well, she had 9s. 6d. a week for the two of them after paying rent. She had no furniture, and——

Dear, kind Christian people; good, orthodox politicians; comfortable, rich and middle classes—what would *you* have done?

I pray you—*Answer.*

She made a final struggle. She obtained work to take home, One night she began at 9 o'clock. She worked all through the night till 6 in the morning. She took it back to the firm and she was paid *elevenpence.* And so—so she became, for the sake of the child, "an unfortunate." You see, good people, it pays rather well—if you are young; and when you are old—but you don't usually live to get old.

You cannot answer me as to what you would have done had you been in her place, but I can tell you what *you have done.* You have most of you shut your eyes and stopped your ears. If by any chance the subject has obtruded itself upon your notice, you have sighed piously and referred to the women as "unfortunates," as "fallen," as "loose." You have hounded them to gaol for "soliciting," while the kind-hearted among you have opened "rescue homes," with the object of saving isolated cases who have already "fallen." You have collected a few subscriptions from the rich, whose very riches have, in most cases, been the cause of these others' poverty, and after you have allowed thousands of them to be bruised and broken, you have, with a great show of righteousness, rescued something less than one in a hundred.

But you have never demanded that every woman should have a right to such maintenance as would prevent her becoming "an unfortunate." You have never sworn by high heaven that *every* little child born into the greatest empire the world has ever seen should have a chance of a decent and honourable life.

Fourteen shillings a week you say—great heaven—many a farm labourer has brought up a family on less, and they have all turned out well! Thrift, economy, religion—with these and 14s. a week, one may dwell in heaven here and hereafter. Oh! how deaf you are when one says that not drink, nor gambling, nor lust, nor murder are our greatest curses—but poverty. How you preach virtue and content and honesty, and how you squeal and howl and yelp when it is suggested that until all men and women and children are decently *fed, housed* and *clothed*, your luxuries shall be cut down. There is no room in England for the luxury of the rich while poverty grinds into the dust the souls and bodies of the poor.

* * * *

It is not one case, nor a hundred, but millions. Poverty is the greatest cause of vice, of disease, of drunkenness, of crime of every description. Only one other cause can compare with it, and that is riches. The rich go to the Devil because they have too much, the poor because they have too little. And rather than attempt to tackle *causes* you would let millions on millions *more*—as millions and millions have already done—go down in shame and degradation to the grave.

A Kingdom of God on *Earth*, what do you know about it? *All* men, *all* women, *all* children, clean in body and mind, well-fed, well-clad, well-educated—it never entered your wildest dreams. You believe in the *rich*—and the *poor.* You believe in the *aristocrats*—whether of birth or wealth matters not—and the *common people.* You believe in the *masters* and the *servants.* And when some man raises his voice and asks, in the name of all who are despised and rejected, if the God you worship thus parcelled them off into sections and labelled one set superior, persons and the others slaves, you say blasphemer infidel, agitator, setter of class against class.

* * * *

Good people—*good* people—can not you leave, at least for a time, Heaven and all who shall be saved therein, Hell and all who shall without doubt perish everlastingly, your moral code of the weak to the wall and the Devil take the hindermost, your ancient tradition that some were born to be rich and some to be poor, your belief in the general depravity of the human race—particularly the working classes—and *concentrate* on stopping *preventable* pain, *preventable* misery, *preventable* crime?

WHAT IS YOUR NUMBER?

See page ii. of Cover.

"Can you Hit the Bull's-Eye?"—*See page 480.*

A personal inspection of our galleries and prices will convince you that you can do better here than elsewhere. It is not necessary for us to write an essay on the value of our goods. Give them a chance—they will talk for themselves.

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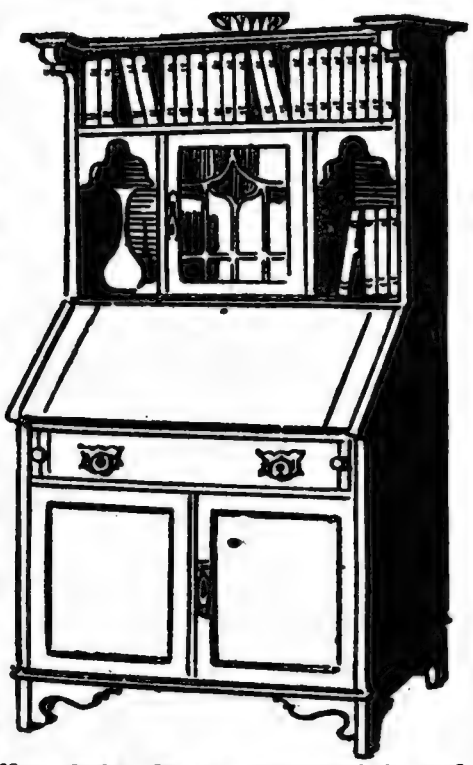

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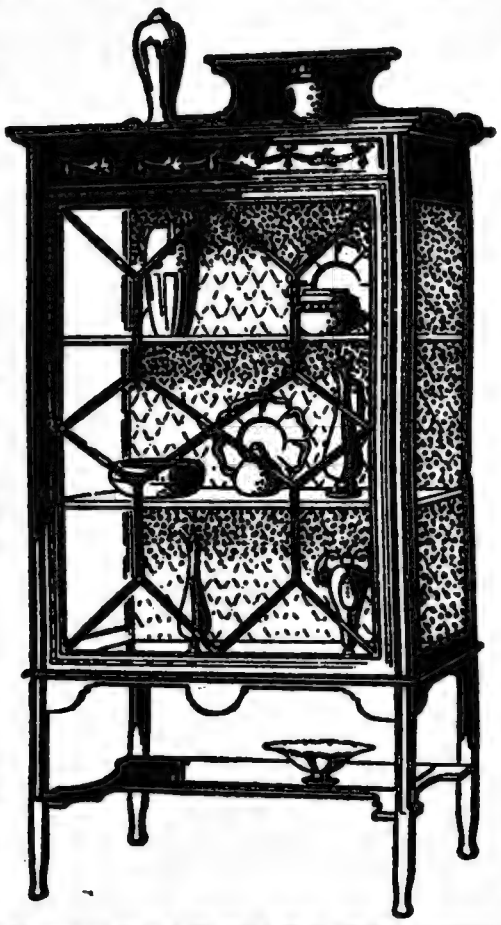

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OPEN LETTERS AND POSTCARDS.

To His Grace the Duke of Bedford.

DEAR MY LORD DUKE,—With reference to the proposal that the new site for the University of London should be a portion of the Bedford Estate behind the British Museum, there appears to be a mystery which I shall be glad if you will elucidate, and a reticence which I think it is now time became articulate. I say nothing for the moment concerning the fact that the site has been selected behind the backs of the Senate. The mystery concerns the questions why the Bedford site was chosen at all, its actual value in the market, and the price which the University Commissioners propose to pay for it. Rumour, My Lord Duke, asserts that you and your trustees have offered to sell the land for £375,000. As the name of your Grace appeared on the list as subscribing £25,000, and the trustees £50,000, conditional on the purchase of the site, the purchase money is thereby, of course, reduced to £300,000. The question therefore remains whether the land is in fact worth £300,000, or whether it is a plainly excessive valuation. It is said, My Lord Duke, that the official valuation by the London County Council is about half the sum now proposed to be paid for it; in which case it is obvious that the contributions of your Grace and the trustees would have to be characterised in some term other than generosity. You will probably recognise that it would serve no useful purpose whatever for me to raise these high matters of Bedfordian finance after the completion of the purchase. For this reason I seek light amid the darkness before completion, knowing that your Grace is able, and sure that you will be willing, to flash out upon the mystery the lamp of truth. Address me at the old sign in the Long Acre.

JOHN BULL.

To James Bowen, Esq., and John Howell, Esq., Borough Auditors, Tenby.

DEAR SIRS,—With reference to my recent letter to the Town Clerk on the accounts of the Tenby Harbour Trust, I perceive that you have investigated matters and have discovered deficiencies which it is unnecessary that I should characterise in express terms. But I regret to notice that your investigation has not been as complete as the burgesses of Tenby had a right to expect. This, however, is not due to any fault on your part. There are reasons for believing that the whole of the deficiencies cannot be discovered. It is evident that the oversight of the harbour affairs by the elder members of the Corporation has been extremely slack for a number of years. I understand that on more than one occasion their attention has been drawn to the fact that the accounts were not above suspicion, but that they ignored these warnings. As for the Finance Committee, for what purpose does it exist if not for dealing effectually and promptly with matters of this kind? Yet it appears to have been either kept in complete ignorance or to have made no effort to discover the facts. Seldom, indeed, have the affairs of so small a town been managed with such a maximum of incompetency.

I do not think the scandal is disposed of by the resignation of the Harbour Master. In my judgment, defalcations having been discovered, the Town Clerk ought to be instructed to proceed against the guilty party or parties. I shall certainly take note of the proceedings of members of the Corporation with respect to the matter.

JOHN BULL.

To Deputy-Surgeon-General J. H. Lock, M.D., London.

SIR,—It is reported to me that at a recent meeting of the London City Mission you stated in a speech from the chair that you believed God had sent the "present state of affairs"—the coal strike that is—as a punishment to the people for wandering away from Him. I am sorry to differ from you on such a matter, but I believe the coal strike was sent by Edwards, Ashton, Smillie and Co. as a judgment on Thomas and Co. for refusing the minimum wage. However, you can soon settle the matter by asking them. And, by the way, what about those coal dealers who have "packed up a parcel" out of the strike? Why, can you suggest, were they specially favoured by Providence?

JOHN BULL.

To Colonel Lockwood, M.P., Dinner Kitchen Committee, House of Commons.

DEAR COMMISSARIAT,—Since I last wrote you I find that the trade in shilling dinners in the House of Commons is as good as ever. "Three helpings" from a choice of joints, "choice of two sweets, vegetables, cheese, butter and bread"—I'm not sure whether it includes a pint of Chateau de something, a cigar, coffee, and liqueur—but it undoubtedly supplies a long felt want. In fact the amounts which the wives of M.P.'s are now enabled to save out of the housekeeping money as a result of this philanthropic innovation doubtless accounts for the increase in the quality of the furs and feathers which for the past few years have given a special *eclat* to Terrace and "Grille." As you are well aware, my Dear Lockwood, the sole *raison d'etre* of a Member of Parliament in these days is that he may patronise the shilling commissariat for the love of his country and the glory of his race. I need not remind so eminent a director of the national food supplies as yourself, that in the time of Pitt the Throne, the altar, and the constitution were run on Bellamy's pies; but those were dark days, and you may tell my Lord Tullibardine, with my compliments, that I can see no reason whatever in his suggestion that the new order of things should be abolished. Indeed, I have had an idea in my head for some time past of suggesting that, as in many other schools, free meals should be given. But I would accept an amendment excluding our hon. and roomy friends, Thorne, Ward and the Wasons from the benefit of the Act. And of course, we should have carefully to define a "helping." Being godly and democratic men, they might offer to help themselves! Excuse these Easter thoughts.

JOHN BULL.

To the Vicar of St. Matthew, Southsea.

REV. SIR,—I have received a copy of your monthly magazine, where I find a letter which you address to your parishioners. I am sorry to say, sir, that the impression which it makes on me is not at all to your credit, either as a priest or as a vicar. Nobody can prevent you mixing your politics with your alleged religion, but the common decencies of life should prevent you from squirting gutter juice over dissenters. "Though most of them are born in back streets," you say, "it is not their fault, for they would have chosen otherwise if they could." Where were you born, my pious and gentlemanly friend? And where, may I ask, was your own master born? At a guess I should say that your native place was on the top of a dust heap; and I imagine there is this other difference between you and the dissenters, that if, as you say, they would have been born elsewhere if they could, your place of birth was inevitable.

You proceed to say that "although everyone knows that dissent is the religion of the cad, it is the worst possible offence against good taste to say so." Apart from the fact that what everybody knows is not evidence, I wonder what you would say if someone were to retaliate by describing Church-of-Englandism as the religion of the snob, and that the fact is proved because the vicar of St. Matthew's is a snob? How the parish must cherish so fine a specimen!

JOHN BULL.

To the Rev. Henry Carr de Lafontaine, ex-Vicar of St. Luke's, Kentish Town, London.

REV. BROTHER,—Understanding that some people are prejudiced against your pending nomination by the Lord Mayor as a Sheriff for the City of London, I hasten to say that I am not one of them. If you are the right sort of clergyman, I cannot see how anyone can object that you are not the right sort of man; for if a clergyman is what he professes to be—acting up to the religion he preaches for others in his relationship to his fellow men—then he naturally becomes a force in civic life which should not be hindered, but helped. There is no vacancy for the clerical bigot, killjoy or intolerant, in any sphere of public life other than that of his natural environment; but for the broad-minded parson, with a big heart, a clear head, and a large bright outlook on the life which we all have to live, there is not only always a vacancy, but also a welcome. Pass this test of your cloth, and I shall greet you with all heartiness.

JOHN BULL.

"Can you Hit the Bull's-Eye?"—See page 480.

A WISE "RESERVE."

JOHN BULL: "Are you <u>sure</u> it's Germany you're thinking of, Mr. George, or ——?" LLOYD GEORGE: "S—s—s—sh! <u>Wait and see.</u>"

April 13th, 1913. JOHN BULL. 471

JOHN BULL IN THE CITY.

By Verax.

Now that the holidays are out of the way, prospects are brightening, and the markets chiefly in favour are *Kaffirs, Rhodesians, Coppers,* and *Oils,* in which there are still a good many bargains to be picked up. *Home Rails* have gone ahead a little of events, but are now more promising, especially as monetary conditions are favourable, and the Budget is out of the way. It is about time that the brake were put on *Miscellaneous* specialities, especially *Marconis.*

The advance in *Shell Transports to* 5⅞ was quite sensational, but if they are really successful in negotiating for a big contract with the British Admiralty, the movement is easily understood. Oil, in fact, is likely to cause a great many sensations yet, and one of the coming features will be the energetic exploitation of the Trinidad Oilfields. Amongst the Trinidad shares, I hear that more particularly *Trinidad United Oilfields* are likely to have an important rise. There is also a demand for *Central Carpathian* Oil shares, which are likely to prove one of the most popular Galician investments. The output is rapidly increasing, and the present £1 shares are still at a very moderate price. The quotation, moreover, still carries the dividend of 1s. per share which was declared for the half-year on March 12th, and the company will certainly remain a regular dividend payer.

Kaffirs and Rhodesians to Rise After Easter—Coppers Still Booming.

There is no reason to anticipate that as the course of the recent weeks has been idle in mining shares, this state of things will continue after Easter. On the contrary, there is every prospect of a strong upward movement, not only in *Kaffirs,* but more especially in *Rhodesians.* With regard to the *Kaffir* market, it is understood that the March gold output of the Transvaal will mark a fresh record, and prices are low enough in all conscience to make a purchase profitable, whether it be in *Rand Mines* or *Consolidated Goldfields,* in *Crown Mines, Rose Deep,* or *New Primrose, City Deep, Van Ryn,* or *New Modderfontein.* Again, there are *Harmony Props.,* with their enormous holding in the *Harmony Estates,* which are now being reached by the railway, and should rise very considerably above the present price of 4s. 6d. to 5s. Then there is, for anyone who wants a cheap share, *Daggafontein Gold Mining,* at 1⅝. The Main Reef series has been proved in these by boreholes, and whenever the shaft gets far enough down, they would take a jump, for these are £1 shares, which stood at 1½ only a couple of years ago. Then there is *Piggs Peak.* These shares have improved to 15s., on the statement that they have been introduced on the Johannesburg Stock Exchange. The real reason is that the one gold mine on their concession, of 40,000 acres in Swazieland, shows increasing profits, and has for the financial year ended March 31st earned a profit of £29,000 on an issued capital of £220,000, or about 13 per cent. The company also owns Eagle's Nest, a fully equipped mine, and a process has just been discovered to treat the complex ores of that mine, which are valuable.

The Rhodesian market has also given way here and there, but for some of the shares there is always support in case of sellers coming on the market, and the position, moreover, is so promising, in view of the latest advices from the principal gold mines, that an improvement is bound to come. *Chartered* shares are now quoted 1⅞. There has been large and influential buying of these, and a syndicate which has been formed has, I understand, ascertained that for the financial year ended March 31st, 1912, the figures are most favourable. Options have been entered into till the end of June, and it is anticipated that the price will rise to £2. *Goldfields Rhodesia Development* stand now at 1⅛ buyers. I have it on good authority that every now and then a buyer comes into the market for 10,000 shares, which order cannot be executed. As soon as the special settlement draws near, I expect the price to go up, and the Bears, who are evidently numerous, will have to climb in, with the result of a very sharp advance. Floating shares generally are few and far between, and I am assured that both in *Eldorado* and in *Shamva Mines,* there is a large Bear account open. It is, I believe, the same thing with *Globe and Phœnix.* Latest advices from the *Eldorado* are most satisfactory with regard to values at the ninth level. They are quite as good as those in the upper levels; and *Shamva* also is developing satisfactorily at the lowest level. *Falcons* have executed an upward movement to 1⅜, and *Tanganyika* have also finally improved to 2 23-32, although this is probably only in sympathy with the rise in copper, *Tanganyika* having so far not been able to produce much. I hear that the *Exploring Land and Minerals* has a very valuable Nigerian Tin property, and these shares are apparently bound for higher prices. They touched 10s. the other day, and now are quoted about 9s. Diamond shares are slowly rallying. *De Beers* at 19⅛, *Premier Deferred* at 8⅛, and *Jagersfontein* at 6¾, all of which are bound to improve, in view of the remarkable continued demand for the precious stones. I also advise my readers who have bought *Diamond Proprietary Mines* not to part with them on any account, as they will shortly hear something very much to their advantage.

Coppers Still Booming—An Attenuated Stock of the Metal.

Copper and Copper Mines are really booming, and the cash price for standard copper is now as high as £70½. *Amalgamated Copper* shares, which are the barometer of the New York Stock Exchange in the matter of copper, have advanced to 85, while all the other Copper Mining shares are rising. There is a sound basis for the improvement in that the visible supply for Europe has again declined from 50,928 tons on March 15th, to 50,175 on March 30th, which compares with 82,267 tons on March 31st, 1911, and 111,432 tons on March 31st, 1910. I look, moreover, for a considerable improvement in *Arizona-Morenci* when the report of the President is published, and I strongly urge my readers, who have bought these shares, to stick to them. *Whim Well,* after a reaction, are bracing up again. This is likely to become a very popular share, and is expected to rise to £2. There is no doubt about the richness of the ore, and the mine has an excellent reputation in Western Australia. *Mount Lyell Mining and Railway* shares have been in strong demand, and have advanced to 34s. 6d., and it is not surprising, in view of the great advance in the price of copper, that the shares of the *Mount Lyell Consols Wallaroo* have also come into demand. The property consists of 135 acres, immediately adjoining the celebrated Wallaroo Company's leases, which latter company has paid good dividends for the last fifty-two years, while another adjoining mine is the state-owned Wandilta Mine. The Mount Lyell Consols Wallaroo property is called the Wallaroo Central, and the Government has, at its own expense, put down four boreholes, which gave very satisfactory results. Mr. Matthews, Warden and Chief Inspector of Mines of South Australia, states that the mine is a good, sound and legitimate mining undertaking. Transport facilities are unique, as the Kadine Wallaroo Moonta Railway passes within a few yards of the mine, and the Government has promised a siding as soon as required. The Premier and Minister for Mines, the Hon. John Verran, and also the Chief Inspector of Mines, have promised to assist the new company in every possible way, especially as regards railway and smelting charges, and the 10s. shares of the company are not likely to remain long at the present low price of 6s.

Recent New Issues—A Hint to Investors.

The reception which has been given to some of the recent issues was unsatisfactory, owing to there being little disposition on the part of the public to take up some of the shares, although they were really fairly attractive. Owing to the heavy Revenue collections money was scarce, and this accounts. no doubt, chiefly for this circumstance, while the underwriters were naturally saddled with a considerable proportion of the stocks. Matters are likely to change now, as in this month money will become plentiful, and there is, therefore, still an opportunity of picking up sound debentures, etc., at a moderate price. In the case of a number of these heavy calls are pending, and whenever these are paid, the price will doubtless recover. The following is a list of the more recent issues, with the issue price and the present price :—

	Issue Price.	Present Price.
Anglo-Netherland Sugar Corp. 5 per cent. Debs	98	⅛ dis.
Bahia Blanca and N.W. 4½ per cent. Deb.	98½	1½ pm.xd
Brazil 4 per cent., 1911	83½	1 dis.
Canada 3½ per cent. 1930	98	⅛ dis.
Canadian Northern Ontario 3½ per cent.	93	1 dis.
Chilian 5 per cent. 1911 (2nd Ser.)	98½	¼ prem.
Chilian Annuities	95	1 pm.
Chili Northern Railway 5 per cent.	93	4½ pm.
Marconi New	2	4⅜ pm.
Mid. Urug. Ext. 5 per cent. Deb.	92	9⅛
Mond Nickel Debs	100	6 pm.
Rio de Janeiro (City of) 4½ per cent. Deb.	92½	⅛ dis.
Regina (C.) 4½ per cent. Deb.	101½	⅛ pm.
Royal Mail 4½ per cent. Deb.	100	⅛ dis.
,, ,, 5 per cent. Deb.	99	1¼ dis.
Tokyo (C.) 5 per cent. 1912	98	⅜ pm
Vancouver 4 per cent.	98	1 dis.
W. Australia 3½ per cent., 1940-60	99	par

My readers will see that I have also included in this list

"Can you Hit the Bull's-Eye?"—*See page 480.*

some very successful issues. Most of the Argentine railway issues have, for instance, been going off very well, and the *Bahia Blanca 4½ per Cent. Debentures*, even at 1½ prem. x.d. are still a good purchase. *Chilian* issues have been remarkably sought after, and the last loan offered by Messrs. John Henry Schroeder and Company *(Chilian Annuities)*, rose at once to 2 prem., and is now still quoted 1½ prem., while all the other recent good issues stand at good premiums, especially *Chilian Northern Railway Debentures*. It must be remembered, however, that amongst the South and Central American States, Chili is the only one which never has defaulted. Another remarkable advance is that in *New Marconis*, which against an issue price of 2, now stand at 4⅞ prem. Similarly, *Mond Nickel Debentures* at once rose to 6 prem. I now come to the stocks which are still at present at a tempting price. *Brazilian 4 per Cents.*, issued at 83½, now at 1 discount, are an excellent investment, and so are *Canada 3½ per Cents.*, issued at 98, at ⅝ discount. *Canadian Northern Ontario 3½ per Cents.* at 93, which stand at 1 discount, are also cheap, and so are *Midland Uruguay 5 per Cent. Debentures*, at 91. *City of Rio Janeiro* are just now still obtainable at ¾ discount, on the issue price of 92½, and are well suited for a permanent investment. So are also *Royal Mail Debentures*, but although *Regina 4½ per Cent. Debentures* stand at ½ prem., it is not advisable to invest in these, as it is a very small issue, and there will probably be very little market in them. *Tokyo 5 per Cents.* at 98, at a prem. of ⅛, are also a good investment, and so are *Vancouver 4 per Cent.* at 98, at a discount of 1. *Western Australia 3¾ per Cent.* have just taken a jump from ½ discount to par, and are still cheap at the present price. There are here, therefore, good opportunities for acquiring sound investments at a moderate price.

JOHN BULL'S FINANCIAL LETTER-BOX.

(1) *Letters containing inquiries must be addressed to the City Editor,* JOHN BULL, *2, Copthall Buildings, E.C. The names and addresses of correspondents must be enclosed not, of course, for publication, but in token of good faith. Anonymous communications will be disregarded.*

(2) *Correspondents should adopt either a nom-de-plume, or mention initials, under which the replies will appear in the paper. The stocks or subjects inquired about should also be numbered.*

(3) *Replies are made only in the ordinary way through the columns of this journal under the above heading, and not by letter.*

(4) *In no circumstances will the proprietors undertake the sale or purchase of stocks or shares.*

(5) *If inquirers wish it, the names and addresses of respectable firms of stockbrokers, members of the London Stock Exchange, will be supplied to them, in which case a stamped addressed envelope must be enclosed.*

(6) A Postal Order for 1/- must accompany each Financial or Insurance Inquiry.

£1,000 INVESTMENT.—F. E.—Selfridge Debentures are a fair holding, but not gilt-edged. The following would be a suitable selection:—Johannesburg 4 per cent. Stock at 100; Japanese 4 per cent. Loan at 86½; Vickers Third 5 per cent. Debentures at 107; and Underground Electric 4½ per cent. Bonds at 101.

A. F.—These are a fair purchase amongst low-priced rubber shares, but I rather doubt whether you can buy any less number than 20 or 25. The stockbrokers' charge should be about 1½d. per share, plus stamp and fee.

WATER RATE.—W. D. S.—I suppose you have to deal with the Water Board, and not as you say with a Company. Of course, you ought to have paid for the water used in the stable, but as somebody has evidently blundered, you had better try to compromise.

TIN SHARES.—ALBERTA.—The mine is a good one, very rich, but the capital has not all been placed. As soon as that happens, the shares will rise.

ARIZONA-MORENCI.—T. J. I.—Some stockbrokers are very ignorant. Hold your shares by all means. The President's report is very favourable, and when it is published this week, the price will advance.

EXPLORATION COMPANY.—VINDEX.—No, I do not recommend the purchase. You can do better in some of the shares mentioned in my article. I am pleased to learn that it has been a source of satisfactory profit to you.

TIN COMPANY.—J. R. D.—I believe you can still buy these shares at about par (£1). It is a rich mine, and the shares may at any time rise to a higher level.

LAW GUARANTEE AND TRUST PREFERENCE SHARES.—TEDIUM.—This is more than I can tell you. You had better write to the Liquidator for the information.

OIL.—No recent information is available, and the Company is still in the region of probabilities. The cash in hand at June 30 last was over £24,000. Of course, a considerable sum has since been expended, but the amount should suffice to complete the boring programme, which should also yield definite results ere long. As the shares only stand at a nominal price at present, you might as well retain your holding.

INSURANCE REPLIES.

BRITANNIC.—N. (Cork).—The agent would, of course, be called as witness. On the face of it the policy is illegal, but you had better consult a good local solicitor; especially if you want to know the cost of such litigation.

PROVINCIAL OFFICE.—R. H.—The concern was apparently too weak to stand by itself and was taken over. It is no use to go to law over it. If you want the money you had better taken what they offer.

POLICIES.—PLUMBER.—If there are no difficult points in the matter, it will be quite sufficient if you state the case yourself, without sending your policy.

RELIANCE SHARES.—ANXIOUS (London).—The shares certificate is quite right, and does not require any stamp, but the share transfers on the purchase or sale of shares would require a stamp. The certificate is returned in your registered envelope.

VARIOUS SPECS.—T. R.—I should like to point out to you, in the first place, that in speculating you must take certain risks, and that things do not always turn out what they promise to be at first. (1) Yes; hold Diamond Props.; there is likely to be a fresh move in the shares presently. (2) The same applies to these Oil shares. (3) No; if you sell, you must wait until the ordinary settling days for payment. (4) This is a question for the lender to decide. (5) You can gain plenty of hints from my articles. (6) Ditto. (7) In such case it is far the best plan to deal only with the leading insurance companies, whose position is quite beyond criticism.

PRUDENTIAL ASSURANCE CO.—H. S. D. (Coventry).—All premiums could be recovered if assured did not sign and the agent forged their names to the proposal forms. A. J. O. (Brynmill).—(1) Yes. (2) Yes. (3) No surrender value. Your policy is returned. J. H. H. (Edinburgh).—We do not see that you have any ground for complaint. There seems to have been a settlement. L. A. B. (North Kensington).—The nature of the policy was misrepresented, and, if you could prove this, you could recover. Your policy is returned. L. L. O. (Norbury).—I do not advise proceedings. BULLITS (Moira).—You can clearly recover on proving the facts. INVICTA (Throgmorton Avenue).—If you can prove that the agent forged the assured's signature, you can recover. E. M. (Droylsden Hy.)—You can recover the premiums. CALAS (Inverness).—If you sued the Company in the City of London Court and proved forgery, you could recover. B. Z. Z. Z. (Pitfield).—If the agent forged the signatures, the premiums can be recovered and the policies made void at law. M. A. O. (Hereford).—If the agent forged your mother-in-law's name, you can recover all the premiums. Consult a good local solicitor. C. W. (Auckland).—The policies are void at law. W. A. (Saltcoats).—The policies are illegal, but in the absence of Mr. and Mrs. T. you cannot prove fraud. A. P. Ross-shire).—The policies are illegal, but in your brother's absence you cannot prove fraud. J. W. O. (Saltley).—Sue the Company for fraud. TRIALAW.—Write to the Company and demand an explanation. Let us know their reply. A. G. (York).—If the agent forged the assured's name, sue the Company. M. A. P. (Clapham).—If the agent forged your husband's name, sue the Company. S. R. (Southport).—Get your husband to make a will in your favour. W. H. (Middleton).—Cut your loss and accept free policy. E. W. H. (Newquay).—If the agent forged the assured's signature, the policy is worthless and the premiums recoverable. INLAND (Mount Pleasant).—I do not think the premiums recoverable, but do not deal with the Prudential. J. A. B. (Cork).—You could recover the premiums if your mother's name was forged. L. J. M. (Landport).—You were badly treated, but it is now too late.

It is requested that all letters sent us relating to the validity of policies held in the Prudential be marked on the envelope "Prudential." Owing to the thousands of enquiries which have been received, some little delay in dealing with them is unavoidable, but every endeavour is being made to expedite matters.

CANADA.

THE REASON WHY!

In these days of dissatisfaction among investors in Home Securities, it is refreshing to hear that a great Colonial Government, instead of penalising industrial and financial enterprises, is doing its best to foster them and make easy in every way the path of the investor of small means, as well as that of his wealthier brother.

CANADIAN GOVERNMENT ASSISTS INVESTORS.

The Canadian Government is not obsessed with the idea of killing industries. On the contrary, it endeavours to hold a fair balance between all the parties working, whether they are working with their heads or their hands. This point, which is of immense importance to British investors, was recently exemplified by a most important decision made by the Canadian Railway Commission. After reducing the rates on a certain railway, they were informed that the reduction of such rates would make it impossible to pay the interest on the Bond debt incurred in Europe, and especially in the United Kingdom. The moment this was recognised the authorities rescinded the Railway Commission decree, thus restoring the old rates, to the benefit of the British Investor.

A Newly Discovered Enterprise in which the Canadian Government is Highly Interested.

We wish to place before you particulars of a protected industrial enterprise, the success of which is absolutely guaranteed by experts, and has also the endorsement of the Canadian Government and large banks.

If you are desirous of becoming interested in this new enterprise, which is certain to return extremely large profits from the beginning, you should write at once for an artistically got up and well illustrated brochure to the Secretary, Standard Securities Company, Carlton House, Regent Street, London, S.W.

"Can you Hit the Bull's-Eye?"—*See page 480.*

COAL STRIKE LESSONS.

LABOUR MUST ADOPT BETTER METHODS AND LEADERS.

By T. Good.

[Our contributor points out the losses, in money and status, which have befallen the men, which he attributes to the fatuousness—and worse—of the Labour Party.]

Unless our working classes wake up, take a more intelligent interest in their trade unions, remodel their Labour Party, and cast off their false leaders, they will soon be so inspected, numbered, ticketed, regulated, and arbitrated that their last shred of freedom will be gone. Under the Insurance Act, supported by the Labour Party, the workers will have their wages docked mainly in order to provide fat salaries for an army of jacks-in-office to control them, their clubs, their funds, and their very lives—officials who will not be long, if workers are as submissive as leaders, before they invade the home and order the workman and his family what to eat and drink, and what time to go to bed. On top of this, and as a direct outcome of Labour Party policy, we have got an Act to regulate the wages of and impose various indignities upon the miners, hitherto the best organised class of workers. Pay rates are to be fixed, and many men branded as incompetents and deprived of even such benefits as the Act is supposed to give, by Government officials. This is likely to be followed by similar Acts applying to other industries, and by a covering measure to deprive trade unions of their most precious privileges.

The Triumph of Tyranny.

Just as the Insurance Act interferes with the friendly society movement, so does this new form of compulsory wage-fixing strike a blow at trade unionism, while the strike itself, engineered by the Labour Party, leaves the unions well-nigh bankrupt. Thus tyranny is imposed and the power to resist tyranny is impaired. The enslavement of labour is to be made almost complete by the action and inaction of labour's own leaders.

Before the advent of the Labour Party no workmen had done more to improve their own conditions than the miners. No class of men had a more effective organisation. Then the self-styled Labour Party, composed largely of teachers and preachers, and feather-brained apprentices and clerks in their teens, set to work to discredit the real labour leaders and capture the real labour organisations. These young men needed votes and money for the attainment of their Parliamentary ambitions, and as neither Liberals nor Tories would countenance them, they exploited the trade unions. The unions took them on, and sent some of them to the House of Commons, but only upon the clear understanding that they remained an *Independent* Labour Party and watched the interests of labour.

A Protean Party.

I pass over with mere mention that this Party introduced a Right-to-Work Bill too ridiculous to be laughed at; that it voted for more taxes to be wrung out of the poor; that prominent members of this Party have preached in chapels, spouted on Temperance platforms, hob-nobbed with middle-class Suffragettes, taken voyages round the world, interested themselves in Persia, written books about India, and "blacklegged" Parliamentary reporters and political journalists—while the unemployed have starved, while wages have gone down, the cost of living up, and the general conditions of labour rendered harsher and crueller.

When the Labour Party could hide its blundering incapacity from intelligent men no longer, it started an agitation for a national minimum wage, without the slightest heed or thought of its practicability, and having ceased to count as a political force this Party fell back on the trade unions, and urged the Miners' Federation to strike the first blow. The discontent among the miners provoked by the Eight Hours Act, and by the increased cost of food, beer and tobacco, aggravated by taxes supported by the Labour Party, was fanned into a flame by these same windbags. The miners were told they were a poor downtrodden class, that they ought to have a high minimum time wage besides their piece-work earnings, that fabulous profits were wrung out of their toil, and that the way to salvation was through a national strike.

The Old Guard.

Such able leaders as Burt, Fenwick, Wilson, and Abraham were denounced as traitors, or laughed to scorn, and the men and their Federation were set to hunt the minimum wage will-o'-th'-wisp.

The miners were stuffed with the most grotesque stories. A *Clarion* pamphlet told them that coalowners were making over £27,000,000 a year in profits. The *Labour Leader*, the official organ of the Party, told the men editorially that the owners got £16,000,000 a year in profits, besides what the landlords got in royalties, while it allowed its correspondents to state in cold print that profits and royalties together exceeded £60,000,000 a year. Mr. Labour Member Richardson told the men in a pamphlet that it would be possible for the owners to raise every miner's wage 5s. a week without increasing the price of coal, and still leave a reasonable average profit. Mr. Smil ie told the men that some of their employers took more in profits than they paid in wages. Mr. Watts Morgan deliberately asserted that coalowners' profits averaged £25 per man employed at the mines. So the campaign of mendacity went on by speech, pamphlet, leaflet, and paper.

Beguiling the Miners.

But that was not all. The miners were not only told that they ought to have the combined advantages of piece-work and time-work, and much higher earnings, because huge profits were made on their labour, but that they could win quite easily if they all struck together. They had only to take a short holiday. The Labour press and Party urged them on. Mr. Keir Hardie and others assured them that they could soon force the Government to nationalise the mines and pay high wages, even if the owners would not surrender. Mr. Smillie, Mr. Stanton, and that crowd boasted that every furnace, mill, train and ship would be stopped in a week or two and a great miners' victory secured. When questioned about strike pay, Mr. Hartshorn told the men they need not trouble about their union funds, for the strike could not last long.

What the Men Have Lost.

Well, the strike has lasted over a month. In some districts the men have had less than half a month's strike pay. Some of the money squandered by the Federation in political work, in holding conferences at London, as far away from the mining districts as possible, in bad weather, and at Southport in fi e weather, would have come in very handy this last month. Besides, the men have lost some £7,000,000 in wages. They return to work without the guarantee of 8s. a day, for which the *Labour Leader* urged them to fight, or 7s., or 6s., or even 5s. a day. They return with their unions bankrupt, their Federation torn with dissension, their leaders at loggerheads, district set against district, and with a Government official dumped down in the chair of their joint board and empowered to fix wages, and to declare further that such and such men, if they are aged or lose time, and even all the men in such and such mines, shall be excluded from the minimum, however low it may be fixed. Thanks to the Labour Party, the men are thrown with their noses on the State grindstone of compulsory arbitration.

Ramsay and the Government.

Now observe this. The chairman of the Labour Party—of the Party that initiated this minimum wage movement—Mr. Ramsay Macdonald, when speaking upon this very measure in the Commons, March 19th, "regretted the Bill"—"regretted that legislation had become necessary; but there it was," and he admitted that it would be necessary to pass "a score of such Bills." Just as in the case of the Insurance fraud, Mr. Macdonald said they "might have to ask for one or two amendments, but on principle they would do all they could to get the measure through," and he actually went out of his way to compliment the Government on its "wise attitude." Then, a few days later, when some of the real labour leaders had explained the dangers, this sham leader and his sham Party were constrained to vote against the Bill on third reading. There's labour leadership for you! But it was too late. The miners and their Federation were in the pit the Labour Party had dug for them—with the assistance of the Government and the coal owners—and the miners and most other workers have suffered, are suffering, and for some time will continue to suffer as a result of the quack nostrums, the lies, the cowardice, and the treachery of the bulk of the members of the Labour Party.

"Can you Hit the Bull's-Eye?"—*See page 480.*

UNWITNESSED WILLS.

[This is a companion feature to our "Anticipated Epitaphs"—and is just as authentic.]

This is the Last Will and Testament
—of me—

ARTHUR JAMES BALFOUR, of Whittinghame, in the County of Haddingtonshire, Gentleman.

I HEREBY REVOKE all former testamentary dispositions made by me.

FIRST, I desire to express my gratitude for the fact that, looking back on a long and strenuous political career, I am able to contemplate my end, serene in the knowledge that I shall leave my country a little better than I found it.

I GIVE AND BEQUEATH unto my friend and successor, Andrew Bonar Law, of Kensington, in the county of London, Gent., the celebrated half sheet of notepaper whereon, upon a certain historic occasion, I inscribed my views on the question of Tariff Reform.

I GIVE AND BEQUEATH unto David Lloyd George, of Criccieth, in the County of Carnarvon, Gent., my philosophic doubt, with the strong and friendly recommendation that he do acquire a measure of the same wherewith to temper his dogmatic political faith and characteristic certainty.

I GIVE AND BEQUEATH unto the electors of the Eastern Division of Manchester, who were foolish enough to reject me at the General Election of 1906, my private opinion of them, which will be found inscribed on a half sheet of notepaper, enclosed in the sealed envelope attached to this my Will, and which shall be opened by one of my executors and read aloud at a public meeting of the said electors, called for that purpose, within one month of my demise.

I GIVE, BEQUEATH, AND DEVISE unto my friend Horatio Herbert Kitchener, of Canterbury, in the county of Kent; and unto Sir Thomas Johnstone Lipton, of Southgate, in the county of Middlesex, baronet; as well as unto the Right Reverend Arthur Foley Winnington Ingram, D.D., Bishop of London, of Fulham Palace, in the county of London, the sum of £500 (five hundred pounds) per annum each, free of income tax, for as long as they remain unmarried, and thereby, supported by the record of my own celebrated career, prove to the world that in politics, in war, in commerce, and in religion, the highest levels of efficiency and achievement are attained by men who reject the tender trammels of a wife and children, and live their arduous lives in blessed singleness, or, adapting the words of the poet, "in bachelor meditation, fancy free."

I GIVE AND BEQUEATH unto the Royal and Ancient Golf Club, St. Andrews, my niblick, iron, cleek, and driver, desiring that the same shall be mounted as a trophy and hung in a conspicuous position on the wall inside the club house, with a suitable inscription beneath. I desire that my putter shall be broken and burnt—a fate it richly deserves.

I GIVE AND BEQUEATH my library of rare erotic works to the British Museum Library, on condition that the said books shall be housed in a special apartment set aside for that purpose, and that access to the same shall be granted only to such male readers as are able to satisfy the library officials that their object in desiring to consult the said books is of a purely literary or scientific nature.

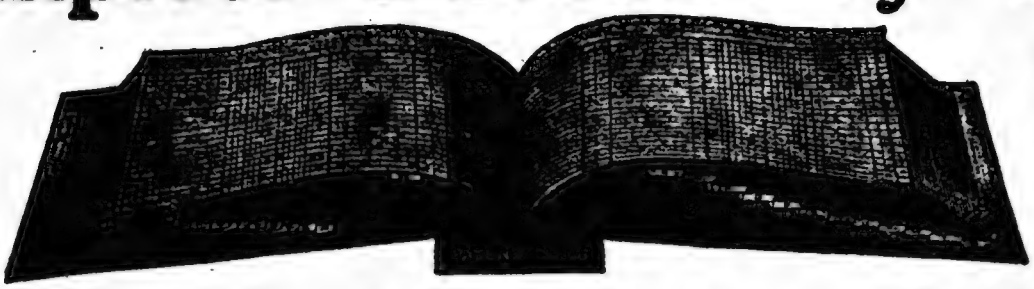
I GIVE, BEQUEATH, AND DEVISE to my trustees the sum of £10,000 (ten thousand pounds) for the purpose of founding, erecting, and endowing a Home of Rest for retired and superseded Parliamentary leaders of all political parties, the said home to be organised and conducted on the lines laid down in the attached schedule.

I GIVE, BEQUEATH, AND DEVISE unto the funds of the Women's Freedom League the sum of £1,000 (one thousand pounds), the said moneys to be devoted to the cause of Votes for Women, not only in recognition of the inherent justice of the female franchise, but also because I am of opinion that the entry of women more fully into political life will tend to encourage celibacy.

(Here follow private bequests.)

Make your Office and Home a Complete Success by using:

MOORE'S MODERN METHODS.



MOORE'S MODERN METHODS.

Our System of keeping accounts and Records are acknowledged by all users to be the best obtainable.

NOTE.—Nearly every Borough and Town Council hroughout the United Kingdom use MOORE'S MODERN METHODS Loose Leaves.

We advise **FREE of CHARGE**, the best system for your use. Whether it be a House or Office Record a ledger or day-book; a scrap or newspaper-cutting book, we have them all.

SEND FOR OUR GREEN BUSINESS BOOK—FREE.

COMPLETE OUTFITS FROM 5/-

A Complete book on Loose Leaf Systems, profusely illustrated, will be sent post free for 6d. money refunded with first order.

Moore's Modern Methods, Ltd.,

4[illegible] ST. BRIDE STREET, LONDON, E.C.

BEWARE OF THE "PRUDENTIAL"!

MORE ABOUT THE METHODS OF THE PRUDENTIAL ASSURANCE COMPANY.

[*In a series of articles extending over the past twelve months we have exposed the methods—including fraud and forgery—by means of which much of the business of the Industrial branch of the Prudential Assurance Company has been obtained; and we have alleged, and proved, that the Company has connived at such methods. Up to the present no proceedings, civil or criminal, have been instituted against us.*]

An Instructive Case.

Here is the experience of a Cardiff reader, which should be instructive to other holders of illegal policies:

In November of last year I sent you through the post a policy which I held, on the life of my mother-in-law, in the above Company, asking your advice. Your reply was that it was illegal unless it was taken out for funeral expenses. After receiving that I typed several questions for the agent to answer in writing, but he refused to do so, saying he would be a fool to do a thing like that.

On November 28th I wrote to the Chief Office, Holborn Bars, demanding the return of all moneys paid in, on the ground that the policy was illegal. I received a reply on December 1st, stating that a superintendent would call on me. He called and saw my wife, who referred him to me. He ascertained where my place of business was and rang me up, and an interview was arranged, at which I charged the Company with fraud and forgery, and again claimed the return of my premiums on the ground that the assured had never signed any form of the Company's, nor had she been seen by any representative. He at once informed me that if it was not, as I thought, legal, the Directors would endorse it for me, and they would certainly pay out my claim at death. I replied that fifty endorsements would not make it legal and it only went to prove they were prepared and willing to condone forgery. He promised to report our conversation and let me know the result.

The next I heard was on December 15th, when the superintendent rang me up asking for "insured's" address. I told him I would find out, as I was not certain. I may say here that I would not give it, thinking it might be part of a scheme, and I wanted time to think it out. The result was I rang him up, and asked him if he had the original form with the signature on it; he replied he had. I then told him that I should have to see that before I gave him the address, but he refused. I then made an appointment to take him to the insured and obtain her signature in the presence of a third party. We made that journey and obtained the signature on a blank sheet of notepaper (not on a blank proposal form, which he wanted). I then got him to witness it together with myself and another party. I retained the signature; and imagine his dismay to think he had been lured to make a journey by train and then not get what he was sent for! That occurred on December 18th. Hearing nothing further, I wrote again to the Head Office asking what was being done, and received a reply on the 27th saying they were still making inquiries. I again wrote them on January 3rd, 1912, stating that unless my claim was settled by the 6th proceedings would be taken. On January 5th I received a printed form acquainting me that I was 5s. in arrears. I replied to that, and on January 9th I consulted my solicitor, who wrote them, and, not getting a satisfactory reply, entered the case for court. This should have been heard on February 15th, but they paid the money into court four days before hearing. All that was left to be done was to apply for costs, which were awarded, taxed. The amount claimed was £16 14s. The policy was taken out in December, 1898, for £12 10s.

A Canadian Item.

Here is an extract from the *Hamilton* (Ontario) *Spectator* of March 9th. Up to the time of going to press the result of the case is not to hand:—

When the quarterly sessions were resumed, the action of Lundy *v.* Prudential Insurance Company was taken up. The plaintiff, W. L. Lundy, is the father of the late Frederick J. Lundy, and he is suing to recover $139.50 from the Insurance Company under a policy his son had with that Company. The evidence showed that an agent of the defendant Company solicited the young man for insurance. The deceased told the agent he could not pass an examination, as he was afflicted with diabetes. He was then told to take out an industrial policy, which he did.

When the boy died his father took the policy to the office of the Company and endeavoured to collect the claim, but he was refused, and was told the boy's contract was invalid in view of his sickness.

Getting "Proposals."

Here is one of the methods by means of which the less scrupulous agents of the Prudential secure "proposals." The story comes from a Plymouth reader, and is to the effect that a Prudential agent reinsured a child without asking permission from the parents, and went up to the school which the child—a little girl 10 years of age—attended, brought her home, and made her "sign a paper." Our correspondent adds rather plaintively, "the agent then paid the premiums out of his own pocket for three weeks, but I do not know why he did that." We think we do!

Here is another illustration of the prudence of the "Pru."

A Herne Hill Case.

I beg to inform you that the Prudential Assurance Company have now returned to me the premiums which I paid on the life of my four children, policies which I took out some of them sixteen years ago and one over seven years. I thought it was the best thing to do, as I had them registered in false names, but I have now had them made legal. The Prudential Company did not make any effort to pay me until after I had taken out the summons at the Lambeth County Court. They then sent the superintendent to see if I would take less than I had paid in, but I refused. Then he came again and asked me to go with him and withdraw the summons, which I did, and he paid me the £28 9s. 4d. and £1 1s. for the summons. I thank you for the assistance of your Insurance column.

Clumsy Policies.

By the way, our attention has been directed to the apparently clumsy and careless manner in which Prudential policies are issued. The seal consists of an ordinary indiarubber or printed impression, such as could be either printed with the policy or stamped on by any office boy, and the names of both the Directors appearing on the policy and that of the General Manager are also printed, there being simply the initial of some official—purporting to represent, we presume, that the policy has been duly examined. We have never seen anything more loose in connection with insurance, and we advise all policyholders to insist upon having the actual signature of, at least, the General Manager.

Points for Policy Holders.

If you have a policy on the life of anyone other than yourself, and upon which you have been paying premiums, have it carefully examined; it is probably illegal.

If the proposal for the policy you hold was not really signed by the person in whose name it is made out, you can probably get back all you have paid.

If an Agent or Special Canvasser calls to "examine your policy," or to tell you about a "Bonus," and endeavours to induce you to change into some other form of insurance, don't listen to him. He is most likely trying to get the better of you. It is an old dodge of the Prudential.

In taking out any new insurances—Avoid the Prudential.

"Can you Hit the Bull's-Eye?"—*See page 480.*

The RIGHT SAFETY RAZOR

NO MORE HIGH PRICES.

THE BEST SAFETY RAZOR TO BE HAD COSTS 2/6

MAY BE TESTED FOR 30 DAYS FREE

You want a Safety Razor. Get the right one while you are about it. The Best Safety Razor to be had costs 2s. 6d. That is the MULCUTO.

When safety razors first came out they were a novelty and high prices were charged. That was fair enough. The public is slow to take up a new thing, and when it took a great deal of explanation and persuasion to sell a single safety razor a big profit was necessary. Thousands are sold every day in this country alone. Fancy prices are no longer justifiable.

Some of the prices still charged for quite inferior razors are absurd.

But that will soon be altered. Just as the prices of bicycles have come down all round to something approaching the cost of production, so it will be with safety razors.

For what are the facts?

The best possible safety razor is the MULCUTO. And that costs half-a-crown.

The Sheffield steel blade of the Mulcuto is practically everlasting.

You may pay eight times as much, but you won't get a better blade.

For the simple reason that it is not possible to make a better blade.

The Mulcuto Razor is the best because—

It does not get out of order.

It gives a smooth, clean, velvety shave *every time* it is used.

It can be used every day for a year without changing the blade.

It can be used by anyone. There is nothing to learn. No skill of any kind is required. If you have never shaved yourself before you will have no difficulty with the Mulcuto. By shaving yourself with the Mulcuto you will have a much more comfortable shave than you ever had in the barber's chair.

30 DAYS' FREE TRIAL.

We know the value of the Mulcuto Safety Razor. In order that you may know it too we make this offer.

We ask you to try the Mulcuto Razor for 30 Days Free of Charge.

☛ If at the end of that time you are dissatisfied with the Razor, send it back and your money will be returned in full.

The Mulcuto is made in two styles—

No. 1, Nickel-plated, 2/6
No. 2, Heavily Silver-plated model de luxe, 3/6
} *Complete in metal case with holder for stropping the blade.*

Send postal order to The Mulcuto Safety Razor Company (Dept. 7), 31 and 33, High Holborn, London, W.C., and by return you will receive the Razor Post Free.

We are selling the MULCUTO—the best possible Safety Razor that can be made—at the lowest possible margin of profit to ourselves. And we are selling thousands daily.

We are satisfied—so is everyone of our customers.

If you have tried some other Safety Razor and are disgusted with it, send it to us and we will tell you what is wrong with it and what it is actually worth.

If you have never tried a safety razor, try the MULCUTO.

If you shave out, give up the habit, which is certainly expensive and may be unclean. Shave yourself. If you use a MULCUTO once you will always shave yourself and you will always use a MULCUTO. Remember that we want you to try the MULCUTO, and we want you to send it back to us if you are not satisfied with it.

Send for it To-day. This is our address:

The Mulcuto Safety Razor Company,
(Dept 7), 31 to 33, High Holborn, London, W.C.

It will help us in dealing with orders promptly if you use the coupon printed below.

OUR GUARANTEE.

This is the Coupon entitling you to a 30 Days' Free Trial of the Marvellous "Mulcuto" Safety Razor.

To the "Mulcuto" Manufacturing Co. (Dept. 7), 31 to 33, High Holborn, W.C.

Dear Sirs,—Please forward to me carriage paid, by return, the "Mulcuto" Shaving Outfit (including Safety Razor), for which I enclose postal order for 2s. 6d.* upon condition that you return the cash to me in full should I send the Outfit back within thirty days.

NAME.....

ADDRESS.....

.....

* *Send 3s. 6d. if you would like one of the Model de Luxe Silver-plated Razors on 30 days trial.*

AGENTS WANTED.

DRAMA OF TO-DAY.

By M. Clement Scott.

"Ben-Hur."

When this gorgeous pageant-play with its exciting chariot race in old Antioch was first seen in New York at the great Broadway Theatre, General Lew Wallace, the author of the novel, sat in a prominent box between two wonderfully apparelled ladies. The General's iron-grey hair, his moustache, and small-pointed beard were faultlessly arranged. Of course you know it is the fashion in this country for authors on such occasions to "lie low." I was rather amazed, then, when I was shown Lew Wallace sitting in full view of everybody in the house. Marshall P. Wilder was intensely amused at my astonishment. "Why, you poor dear thing," he whispered soothingly, "and you've been in America for quite a time, too! Don't you know that old Wallace is just sitting there so that nobody in the place may see him?" And giving me a sly wink the mischievous little devil sat back in his seat and gave vent to violent chuckles of merriment. There are scenes and sensuous pictures in the life of "Ben-Hur" that can never be obliterated, colourings and glimpses of Eastern effects indescribable, and above all the witchery of the wickedly fascinating siren, luring on by her charms the handsome Ben-Hur from the caresses of his true and tender lady-love.

A Popular Actress's Return.

I notice in the announcements of forthcoming plays an item of special interest in the return to the stage of Miss Nora Kerin as the leading lady in Melville's new production, "The Apple of Eden," at the New Princes. It is a very singular thing that it should happen at this moment when they are reviving "Ben Hur," as Miss Kerin created the part of Esther in this play in the original production at Drury Lane. Well I, for one, am glad she is coming back, as I well remember her charming impersonation of Miranda in "The Tempest" at His Majesty's not a long time ago, and also Juliet in "Romeo and Juliet," not to mention several Shakespearean and other parts she has created.

OUR £2,000 FOOTBALL COMPETITION.

Six Competitors Divide Our Consolation Prize in No. 13 Competition.

Six competitors divide the Consolation Prize in our No. 13 "Results" Competition, each of them having named the six teams scoring between them the highest number of goals, and the actual number of goals scored in three individual cases. The names and addresses of the winning competitors are as follows:—

Mr. F. A. Webster, 45, Corporation Street, Walsall, Staffs.

Mr. W. B. Hickinbotham, 16, Nelthorpe Street, Lincoln.

Mr. R. Turner, 20, Nelson Road, Clyde Road, South Tottenham.

Mr. J. Foxall, 14, Pavilion Parade, Brighton.

Mr. Edgar R. Hall, 47, Tyafilss, Cadoxton, Barry, Glam.

T. J. Mathias, London House, Kilgavan, S. Wales.

Football Forecast E.

Five competitors divide our Consolation Prize in Football Forecast E, each of whom predicted 14 winners out of a possible 20. In a few cases competitors claimed to have given 15 and 16 correct results, but their coupons did not come to hand. The winners are:—

Mr. Bertram Royal Gale, 31, Hawarden Road, Walthamstow, E.

Mr. Wm. Alldridge, 55, Duke Road, Chiswick.

Mr. Richard Bartley, Station House Shosneigr, Anglesey.

Mr. Lewis Ford, Sanygraig, Trebanol, R.S.O., Glam.

Mr. J. Foxall, 14, Pavilion Parade, Brighton.

We heartily congratulate Mr. Foxall on having beaten the record by annexing a share of two prizes in the same week.

ANTICIPATED EPITAPHS.

[In this column we give from week to week an anticipatory —always good-humoured—Epitaph of some celebrity of the day. We need scarcely say we hope it will be many years before his relatives will have to consider seriously our suggestion.]

Thys monumente
Was ereckted
In commemoraçion
Of
James Matthew Barrie, M.A.
Hee
Was Born
Atte Kirriemuir,
Of alle places,
Anno Domini 1860,
And havynge waxed more or leſs fatte
On ye convençionale Scottish diet of
Parritch, sconcs, and caller herrin'
(Ye whych, however, in hys case,
Gave hym more braynes than brawn),
Hee was sente tow Dumfries Academie,
And subſequentlie tow
Edinburgh Univerſitie.
Whenne onlie twentie-seven,
Oppressed wyth ye peſsimiſm of yoothe
Hee wrote a booke called
"BETTER DEAD";
And manie folkes whoo have read
Hys "Kail Yard" bookes whych followed,
Heartilie agree wyth ye tytle.
And wyſh ye authour
Hadde hadde ye courage of hys convickçions.
Hee next produced a contrapçion called
"AULD LICHT IDYLLS";
And hys Scottiſh compatriots were soe delighted
Thatte onne hadde ariſen capable
Of makynge theyre barbarous dialeckt
More or leſs intelligible in a booke,
Thatte it hadde a bigge sayle,
And itts authour was encouraged
Tow wryte more of ye same sorte.
Durynge an interval of comparative sanitie
Hee wrote
"MY LADIE NICKOTYNE,"
Ye whyche sette ye whole worlde smokynge
A tobacco whych shall bee namcleſs,
And cauſed manie a yoothe
Tow shoote ye catte,
(As ye sayinge goeth).
Soone after thys achievemente,
Ye whyche sette ye anti-tobacconiſts bye ye eares,
Hee tooke tow wrytyne for ye stage
And,
Anno Domini 1903
Accomplyſhed a *tour de force*
By wrytynge a plaie around ye
Stomache,
Soe to speake;
To witte,
"LYTTLE MARY,"
Ye whych, strange though itt maie sounde,
Hadde a longe runne.
Next followed
"PETER PAN,"
Who,
Partakynge somewhat of ye charackter of hys creator,
Refuſed to growe uppe.
Atte laſte,
Havynge diſcovered and diſcloſed
"WHAT EVERY WOMAN KNOWS"
Hee dyed.

*

Weepe notte, though Ladie Nickotyne
Hys pype no more enfhrynes,
Hys pleaſures and hys taſtes, I ween
Now lye on other lynes:
Hys Lyttle Mary aches no more
Upon ye fayre celeſtial shore.

"Can you Hit the Bull's-Eye?"—*See page 480.*

HOW THE JAPANESE ALWAYS REMAIN SLENDER.

Prominent Scientist and Traveller Discovers Long-Sought Secret.

Finds Simple Home Treatment Works Wonders. Reduced His Weight 100 Pounds.

How to reduce Fat One Pound a Day, and then always Remain SLIM. No Drugs, Medicines, Starvation Diet, Exercising or Apparatus used.

Arrangements Now Made to have all Stout Readers of this Paper Receive a Free Copy of Dr. Turner's Wonderful Book, "How I Reduced My Weight 100 Pounds."

On returning from a recent trip, Dr. F. M. Turner, the physician, scientist, and traveller, who has won fame and world-wide renown through his writing and scientific researches, accorded an interview to Press representatives, who were astounded by his loss of more than 100 pounds of excessive fat since they last saw him. They found it difficult indeed to recognise in the slender, muscular, and perfectly proportioned form of Dr. Turner to-day the same man who only a few months ago they knew as a semi-invalid so enormously fat that he could hardly walk.

When questioned concerning his health and remarkable change in his appearance, Dr. Turner said that neither illness, medicines, starvation, dieting, nor strenuous exercise had caused him to lose his excess weight. In fact, he said that fatty degeneration had eaten into his vital organs to such an extent that it would have been foolhardy to even attempt the usual methods of reduction, and he was forced to seek other means of escape from his former terrible condition.

On being questioned further, the Doctor said:

"When I began to feel the stuffy, cramped feeling inside, which, as a physician, I recognised as the first tell-tale symptom of fatty degeneration, and when my heart pounded and throbbed at times so that it shook my whole body and seemed about to burst, I knew from these warnings that the end was approaching very rapidly, and even the examining physician of a large Life Insurance Company, when refusing point blank to accept me as a risk, told me I was likely to drop dead any minute.

"I tried every means of reduction known to medical science, but without the slightest relief. I then became desperate and began to use all the advertised treatments I have ever heard of. These not only failed to help me, but they did considerable harm, one nearly causing my death on account of the powerful drugs it contained. Although a physician, I am strongly opposed to the use of drugs in treating obesity. There are also treatments put on the market by persons who are without a physician's training, and I firmly believe that if I had continued one or two of the methods recommended by these ignorant so-called 'specialists' I would now be in my grave.

"My discovery came about in this way: When seeking data for some literary work I found a reference to the manner in which the Japanese were said to easily overcome any tendency to take on superfluous flesh. I knew that the Japs are comparatively heavy eaters and that their diet consists largely of rice, the most starchy, and therefore most fat-forming of all grains. I had often wondered why, in spite of these facts, the Japanese, both men and women, always present such a slender, trim, neat appearance.

"After having long talks with several native authorities in uch matters, I determined to give this Japanese method a short trial, and I was fairly startled to behold the wonderful change it made in my appearance, and the improvement in my health that was noticeable from the very first. My fat began to vanish at the rate of one pound a day, sometimes more. I knew I had at last discovered the secret that had been vainly sought for years, and I continued the treatment until I had lost more than 100 pounds in weight. I became stronger with every pound I lost, and soon regained all my old-time vigour of both body and mind.

"It made me feel 20 years younger to be rid of all the fat that had formed inside and outside my body. After discontinuing the treatment and keeping a careful record of my weight for more than two months, I was delighted to find that reduction was permanent, nor has my fat shown the slightest tendency to return since then.

"Can you imagine my ecstasy of joy and inexpressible relief, the tremendous load that was lifted from my mind, when, after all my suffering, I discovered almost by accident this secret method that enabled me to rid myself of 100 pounds of fat, and which transformed me from a hopeless, helpless wreck into a perfect specimen of physical manhood again? I have now been gladly accepted by the same large Insurance Company that previously rejected me."

Dr. Turner then went on to explain the treatment he discovered, and while anyone must admit that it is a logical method and undoubtedly effective to a wonderful degree, yet it is so simple that even a child can understand it and obtain highly satisfactory results. Surely no stout person need any longer feel that he or she must remain fat.

Lack of space prevents a full description of the entire method here, but Dr. Turner has described it in an extremely interesting little booklet, entitled, "How I Reduced My Weight 100 Pounds," and by special arrangement it is now announced that these valuable booklets, while they last, are to be distributed absolutely free to those suffering from over-stoutness who are sufficiently interested to send two penny stamps for postage and packing. The books are sent in plain wrapping, and there are now about 1,000 left. When these are gone he may not have any more printed for some time, as he is planning another long trip, and will probably have no time to give the matter attention again until he returns.

The Doctor's present address is F. M. Turner, c.o. the Dr. Turner Co., Dept. 727C, 214, Great Portland Street, London, W., and any requests sent there during the next few days will be given prompt attention. All who are interested are urgently advised to obtain this wonderful book, and begin reducing weight immediately, as such a chance as this may never present itself again.

JOHN McLAUCHLAN,
TURF ACCOUNTANT,
3, Crown Place, Leith; also LUCERNE, SWITZERLAND.

S.P. Letter Betting—all monies sent back to you as soon as results are known—no money placed to credit; you handle your own winnings daily if you do business with me. Letters only required to bear a post mark 15 minutes before advertised time of race, to be on, according to rules

Write for my book of PARI-MUTUEL TICKETS on the

DERBY

(£1,000 guaranteed to be given away)
and all principal races in 1912

The result of the Draw posted to you before the race is run.
TICKETS 1/- EACH. BOOK OF SIX TICKETS FOR 5/-
Post Free on Application.

Best Vulcanite Mouthpieces scientifically constructed to minimise the pressure upon the teeth.

This unique design, made in all the favourite patterns, ensures a thoroughly cool and comfortable smoke.

The general excellence of this pipe will delight even the most discriminating smoker.

Price **2/6** each.
(Silver mounted.)
Of all Tobacconists and Stores.

MONEY.—£5 to £5,000 AT SHORT NOTICE.
EASY REPAYMENTS. STRICTEST PRIVACY.
THE WEST LONDON ADVANCE CO., LTD.,
278, Pentonville Road, King's Cross, N. (side entrance).

OUR GREAT COMPETITION.

CAN YOU HIT THE BULL'S EYE?

PRELIMINARY TRIAL.

As already announced, it is our intention at the close of the Football Season to institute what we believe will be a very popular competition, in which all may join, consisting of

HITTING THE BULL'S EYE,

and we hope as soon as the competition is in working order to be able to award prizes amounting to

£500 PER WEEK,

and later on, as the number of entries increases, to raise the amount to

£1,000 PER WEEK.

In the meantime, and pending the close of the Football Season, we have decided upon an Experimental Co-operative Scheme under which Competitors shall provide a Fund, THE WHOLE OF WHICH—FREE OF ANY DEDUCTION FOR EXPENSES—*will be distributed as follows:—*

1st PRIZE, 25 per cent.;
2nd PRIZE, 15 per cent.;
3rd PRIZE, 10 per cent.;

And Fifty Prizes of 1 per cent. for the best attempts to HIT THE BULL'S EYE.

The competition consists in completing any one of the unfinished Bull's Eyes appearing below. The answers must be crisp and to the point, and the prizes will be awarded to those readers who, in the judgment of the Editor—whose decision is to be absolutely final—hit the Bull's Eye in the clearest and sharpest form. The other Bull's Eyes will guide them as to the style they should adopt, and the finishing of the incomplete ones should afford much amusement and, at the same time, instruction.

All Bull's Eyes must be sent in on the form on p. 481, and a postal order for 6d. must accompany each coupon. Postal Orders must be made payable to JOHN BULL *and crossed* (& Co.) *Competitors sending more than one Coupon may enclose one Postal Order for the full amount to cover the whole of the Coupons, at the rate of 6d. for each Coupon. Write your name and address on the back of the Postal Order, and also put the number of the Postal Order on the Coupon. Coupon will be found on next page. Not more than two attempts may appear on any* ONE COUPON. *Any Bull's Eye may be varied any number of times.*

The Bull's Eyes selected for the Competition are numbered, and only the numbers need be mentioned on the coupon.

(For Coupon, see p. 481.)

BULL'S EYES.

NOTES OF INTERROGATION:—
Shouldn't there be a "saving" clause in the Budget?
Isn't "labour unrest" entirely due to "agitation"?
Is the Scotch licensed trade to have a "turn"?
Haven't the miners now to make up for "lost time"?
Isn't "ballot" sometimes a contraction for "bally rot"?
Do the Suffragettes now realise that a "nettle" can sting?
How much "compensation" will the Syndicalist "victims" receive?
Isn't oil fuel becoming a "power" in the land?
Is "Two gates are better than one" the Cup-tie motto?
Won't folks "get sick" of a National Health Week Campaign?
Do they call him Sir Almroth Wrong now?
Doesn't "Christabel" want a "martyr's" crown?

1.—Doesn't the Varsity "bailing out" usually take place . . ?

"The Child of the Dawn" is the title of a recent book. "Sonrise" would have been shorter.

It is a risky experiment to call a play "The Apple of Eden." It may prove a rotten one.

Golden Rod won a race at Liverpool. It beat all the other horses.

"It may be good sense, but it is not English law," remarked Judge Cluer recently. How *could* it be both?

2.—A Chicago woman is suing her baker because she found a sausage in her bread. But perhaps it was a . . . . .

(Continued on page 481.)

TEA MERCHANTS

By Special *Appointment.*

TO HIS MAJESTY KING GEORGE V.

DRINK AND ENJOY

LIPTONS

TEA

1/9

THE FINEST TEA

FOR

QUALITY,

FLAVOUR AND VALUE

Other Choice Blends

1/4 & 1/6

Tea Planters, *Ceylon.*

Chief Offices: *City Road, London.*

BRANCHES AND AGENCIES EVERYWHERE.

LIPTON LTD.

One of the curiosities of courtship is that a couple no sooner fall in love than they begin to fall out.

"Why Ulster is Drilling," reads a headline. To make a hole in the Home Rule Bill, of course.

The damage in the suffragette window-breaking raid is estimated at £6,000. They took no little panes.

A Bethnal Green child has been "starved by over-feeding." There are men in Fleet Street who will die of thirst yet.

3.—Excavations tend to show that there were Suffragettes in Pompeii. They must have found some . . . . . .

"There is no age-limit for a coroner's jury," declares Dr. Waldo. No, any old thing will serve.

A "silk season" is predicted by a Paris fashion writer, but most dresses, we fancy, will be sat-in.

The headline "City Without Gas" seems to indicate that the local authorities are not meeting.

"Fiances are the most delightful of liars," says Monsignor Bolo. Yes, though they always tell the old, old "story."

"Washed-up" is the name of a forthcoming play. "Dished-up" would describe most of them very well.

Mr. Roosevelt says he does not want to be a king. He prefers to be "the deuce"—to his opponents.

4.—"Telephones cut off," we read. But it is the subscribers who . . . . .

It seems there are thirty-two ways of making a bed. Some servants appear to know all of them but the right one.

"Bride Robbed at the Altar," reads a headline. Love is indeed blind.

A kind of cricket which does away with waste of time is to be tried in Canada. We hope our County Clubs will adopt it.

Winking night-signs have an irresistible fascination, a Carmelite paper assures us. Naughty!

The founding of a National College of Art is suggested. There would be no lack of "professors."

A man has been run over by an ambulance van in Sheffield. Business in the accident line must be very slack.

"Many trains cut off." Leaving the engine tender.

A New York Socialist has been arrested for trampling on the American flag. His "stamp" is not encouraged out there.

The reaching of the 400th performance is clear proof that "Fanny's First Play" is a good one to "last."

BULL'S EYE COUPON.

Postal Order No. JOHN BULL, *April* 13, 1912.

I enter JOHN BULL *Bull's Eye Competition (issue of April* 13, 1912) *on the terms stated in such issue.*

Name _____

Address _____

_____

I select Bull's Eye No. *and suggest the following finish :—*

Not more than 12 *words.* _____

I select Bull's Eye No. *and suggest the following finish :—*

Not more than 12 *words.* _____

Competitors need not select more than one Bull's Eye, unless they care to do so. Postal Order for Sixpence must accompany this Coupon. Coupon must be sent not later than WEDNESDAY NEXT *to Bull's Eye Editor,* JOHN BULL, *93 and 94, Long Acre, London, W.C.*

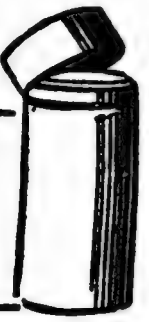
Not a matter for argument —simply for comparison and proof.

Comparison, on your own face, will prove that WILLIAMS' is better than the soap with which you shaved this morning. So we don't argue We simply send the soap—all by itself—to convince you. We make it as easy as possible for you to make this comparison.

HERE IS OUR OFFER: Send 2d. for the comparison size of Williams' Shaving Stick. If 50 comparison shaves don't convince you of its superiority we return your 2d. and all the postage you have used in corresponding with us. It's worth making the comparison *to-day*

THE J. B. WILLIAMS Co.
74, Southampton Row, London, W.C.
Branches in all parts of the World.
Head office and factories:
Glastonbury, Conn., U.S.A.

Note the Nickelled box with convenient Hinged Cover.



Williams' Shaving Stick

"The kind that won't smart or dry on the face."

If you prefer shaving powder, get Williams' "Quick and Easy" Shaving Powder, in the patented hinged-cover box.

£10,000 to £10 Eclipsed, and again
— BY —
DOUGLAS STUART,
102-104, New Oxford Street, London,
Who LAID and PAID over £11,000 on
LONG SET and JERRY M.

If YOU appreciate SAFETY and LIBERALITY
OPEN A CREDIT ACCOUNT
and enjoy the most generous terms extant.
Originator of real **NO LIMIT** combined with
PLACE BETTING When Favourite starts Odds-on.
Those preferring DEPOSIT BUSINESS should send a DEPOSIT TO-DAY for any amount to BASLE, SWITZERLAND, where all letters respecting Deposit business MUST ONLY be Addressed.
Special Facilities for Wiring for Daily **S.P.**

BOOKS NOW OPEN ON THE
City & Suburban & Jubilee Handicap

System Specialists. No Commission.
Market price guaranteed as ruling when letter is postmarked.

JOHN BULL'S LETTER BAG.

[The EDITOR replies to, and has a chat with, some of his numerous correspondents.]

NOTICE TO CORRESPONDENTS.—Will readers, when forwarding cuttings from newspapers, take care that in each case a sufficient portion is sent to identify the name of the paper and the date of issue?

CORRESPONDENTS, when referring to previous communications which they may have addressed to us, should always mention the nature of the matter therein referred to. Owing to the great increase in the number of INQUIRIES *received consequent upon the abnormal growth in our circulation, it is no longer possible to answer them all in "Letter Bag," and* ONLY THOSE OF GENERAL INTEREST *will be noticed. The Editor will, of course, still be grateful for information, "biscuit" material, newspaper cuttings, etc.*

AUTHORS and ARTISTS *submitting MSS. and drawings for consideration must write name and address upon the back of their work. The Editor cannot accept any responsibility for the safe custody of MSS., etc., so forwarded, but will endeavour to return unaccepted work* WHEN STAMPED, ADDRESSED ENVELOPES ARE ATTACHED TO THE MANUSCRIPT. ALL MATTER SUBMITTED MUST BE ORIGINAL UNLESS OTHERWISE STATED. *The most suitable lengths for articles and stories are about 750 words (one column), or 1,500 words (a page).*

The EDITOR *cannot express any opinion upon the value of postage stamps, old china, pictures, coins, books, etc.*

CORRESPONDENTS ARE REQUESTED NOT TO SEND ORIGINAL CERTIFICATES, TESTIMONIALS, ETC., *as, though every effort is made for their safe custody, they are liable to be mislaid. Copies only of such documents should be forwarded in the first instance.*

C. B. S. (Canada).—Writing from the s.s. "Luigau," "on behalf of himself and all the other officers bar the mate, who is 'Prudential,'" sends us congratulations "for what we have done for England at the present time." He thinks we are "splendid—damn splendid," and honours us by the request for our photo, which has been dispatched. We cannot, however, guarantee that the Canadian postal authorities will let it through.

J. H. (Swaffham) AND MANY OTHERS.—The *Lay Lawyer* must just wait till we have disposed of a few odds and ends connected with our own affairs. Like Christmas, however, it is coming!

"INNOCENCE PERFECT" (Glos.).—The form of promissory note you send is very vague in its terms. Was the intention to pay interest at the rate of 5 per cent., or to reduce the loan by 5 per cent. per annum without interest?

G. W. H. F. (Blackpool).—The firm has already explained that they have been compelled to adopt the system of weighing the wrapper owing to the stress of competition.

J. P. G. (Gorton).—In calling our attention to the question, under the heading of Geography, contained in the examination paper issued by the Union of Lancashire and Cheshire Institutes, "What kind of climate and soil are best suited for the cultivation of tobacco, dates, rice, resins, sponges, ivory, wheat, silk, train oil, salmon?" suggests the reference to salmon is meant for "cod," and has been misplaiced. He must join the staff of *Punch* or some other serious paper.

D. E. (Stoke Newington).—Acts of Parliament can be obtained through any newsagent. They cost from a halfpenny upwards, according to size. But the cheapest way to obtain them is to become a Member of Parliament, when you will be entitled to free copies.

G. D. (Cheltenham).—The person who told you there are heavy penalties for copying "in any way" from other papers was pulling your leg. Practically all publications with the exception of JOHN BULL exist by copying one another. So long as you do not make lengthy extracts word for word from copyright matter, you are safe. But courtesy demands that you should acknowledge the source of quotations you may use.

W. H. D. (Abergavenny).—You ought to know more about the rights your Town Council have to close public places within their jurisdiction than we do. Ask your Town Clerk. We don't suppose he will reply. Public servants rarely realise their obligation to the public.

"A BOOKER" (Bournemouth).—We note with amusement that the *Bournemouth Graphic* is puffing the Prudential Company, but it will need more than the strenuous backing of our powerful contemporary to rehabilitate the "Pru." in the eyes of the general public.

"SOUTHERN CROSS."—When we emigrate we may take your advice and go to the Argentine. Meantime we have every justification for continuing our warnings to Canadian emigrants.

F. J. L. (Bristol).—We are informed that the list of applicants for posts under the Insurance Act was dealt with some time ago. You must wait for Mr. Lloyd George's next scheme.

"VERITAS VECTIS" (I. of W.) tells us "there is a so-called deciple of Christ living in this Island who, when resting from his holy duties, rants Hydrophobic Liberalism, and howls about the beauty of the Insurance Tax. When he and his wife have boiled bacon for their table the RIND is sent out to the servant with one potatoe for her dinner." This is the unkindest cut of all.

B.S. (London, W.) informs us that he has a friend possessed of remarkable gifts. "He can walk, seat on the water, lay on his stomach and can swim by using his feet only." B. S. wants to bring this phenomenon before the public, and asks the best way to go about it. We suggest that he takes up a prominent position in a crowded thoroughfare and proceeds to "seat on the water" and "lay on his stomach." Fame will follow.

T. S. (Penang) writes suggesting that the name of the Judge of the Straits Settlements who hears civil cases without a jury and reserves judgment for four months is Mr. L. P. Ebden, now a Judge of the Penang Supreme Court. We have made a note of it.

J. W. (Forest Hill).—We gather that your son is a reformatory boy. If so, the authorities are within their rights in apprenticing him without your consent for the period and in the manner you state.

"SCOTTY" (Toronto) states that the editor of the *Toronto Evening Telegram* is doing us the "honour" of printing a lot of our Bull's Eyes—without acknowledging the source. We forgive him. We can quite understand his anxiety to print something to cheer up his readers during the present period of depression in Toronto.

MISS A. E. B. (Hendon, N.W.) has favoured us with two postcards in identical terms, one addressed to the House of Commons and the other to this office, urging us *not* to ask Miss Christabel Pankhurst to "face the music *like a man*." Then we will ask her to surrender gracefully, like a woman.

W. W. (Vancouver) writes "Female franchise fanatics want equality with men. Why not let them start by cropping their hair when quodded, same as them men." Suppose the authorities confiscate their switches and transformations to begin with?

G. K. P. (Bedford).—Obviously we cannot vouch for the bona-fides of all our advertisers. No papers can do so. We can only act when an authenticated complaint is placed before us. And that is more than most papers do.

"A CONSTANT READER" (Kingston-on-Thames).—We are not more squeamish than others, but we do not care for the idea of betting on the result of a murder trial, and would prefer not to have anything to do with settling your dispute.

G. D. (Southampton).—We know nothing about the South African Trading Company of Johannesburg, nor of Mr. H. C. H. Ross, of 12, Milo End Road, E., who purports to be their agent, so we cannot say whether it would be wise for you to send the 2s. 6d. he demands or not. Write him for his Banker's reference—and don't stamp your envelope!

M. L. (London) is shocked because he saw a Church of England clergyman in a famous Strand restaurant at supper during Holy Week. What would he say if we told him that there were several clergymen's daughters there at the same time?

F. H. C. (London) sends us particulars of how a certain notorious firm of solicitors have been in the habit of making advances to minors, upon the faith of their expectations. We could tell him much more than he knows, and shortly we shall expose the whole business.

"PRUDENTIAL AGENT."—We agree to your conditions, so come along.

[*We are obliged to hold over a large number of replies.*]

The John Bull League.

LEEDS AND DISTRICT BRANCH.—A meeting will be held at the Goodman Arms Hotel, Whitehall Road, on Monday, 15th April, for the purpose of electing officers and Branch Committee for the Parliamentary Division of West Leeds. Chair to be taken at 8 p.m. by Mr. Reginald Knight. Addresses on the aims and objects of the League by Messrs. Hibbert and Wagstaffe. Members resident in the West Division please make a special effort to attend.

DUNVILLE'S

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WHISKY

May be obtained from all Wine and Spirit Merchants.

In 3, 6, and 12 Bottle Cases.

Insist on seeing "BOTTLED BY DUNVILLE & CO. LTD." on the Capsule and Back label. NONE OTHER GUARANTEED GENUINE.

Write direct for name of nearest retailer to

DUNVILLE & CO. Ltd., Belfast or London.

BUCHANAN'S WHISKY

"BLACK —&— WHITE"

The Highest Standard of QUALITY.

Something quite new in Pipe Smoking. A **SURPRISE** for all Smokers.

THE SALUSBURY PIPE (Patent) **NO NICOTINE. NO SPITTING. NO BURNING SENSATION.**

The Smoke is filtered and purified and the result is: **A BETTER ENJOYMENT OF THE TOBACCO.** Doctors recommend it.

Anyone can smoke it. Will save you Pounds in Cigars and Cigarettes.

IF YOU VALUE YOUR HEALTH YOU WILL SMOKE THE SALUSBURY **NOW.**

It is the Fashionable Pipe of to-day. The ordinary Pipe is **DOOMED**

READ WHAT SMOKERS SAY.

From WILLIAM OWEN Esq., Man. Director of Wm. Owen, Limited, Westbourne Grove: "I think very highly of your patent pipe." From E. SMITH, Esq., J.P., Ex-Deputy Chairman L.C.C.: "Your patent pipe is in every way quite successful." From R. E. HUGHES, Esq., J.P.: "I have bought, I suppose, hundreds of pipes in my life, cheap and costly ones, but this one excels them all." From E. WALKER, Esq.: "I have never spent five and sixpence with greater satisfaction to myself than in the purchase of your pipe." From W. PENDENNIS, Esq., J.P., C.C.: "It gives me great pleasure to inform you that the pipe I bought from you is the sweetest and coolest I have ever used."

BEST BRIAR, SILVER MOUNTED, 5/6.

SYMPLEX MFG. CO., 22, Henrietta Street, Covent Garden, London.

CASTLE Collars

List of Shapes Free on Request

are faced with strong Irish Linen woven in our Banbridge factory and are our own make throughout.

6D. SAMPLE "CASTLE" COLLAR IN ANY SHAPE OR SIZE, POST FREE FOR SIX STAMPS. 6D.

ROBINSON & CLEAVER, Ltd.,

44, E. Donegall Place,

LONDON. BELFAST. LIVERPOOL.

34,366 MILES IN 365 DAYS

M. Planes, on a 7 years' old British-made, All-Steel MEAD MODELE SUPERBE

'COVENTRY FLYER'

Won *Cycling's* Great Century Competition, Gold Medal, and WORLD'S RECORD; beat 630 riders on up-to-date Cycles of all makes. *WARRANTED FIFTEEN YEARS.* Defiance Puncture-Resisting or Dunlop Tyres, Brooks' Saddles, Coasters, Speed-Gears, etc.

£2-15 to £6-19-6

CASH OR EASY PAYMENTS. Packed Free. Carriage Paid, direct from factory, *without One Penny Deposit. TEN DAYS' FREE TRIAL ALLOWED.* Write at once for **Free Art Catalogue** containing our *Marvellous Offers* and *Booklet on Planes' Great Ride.* Rider Agents Wanted.

Est. 25 yrs. **MEAD CYCLE Co., Dept. 878. 11-13 Paradise St., LIVERPOOL.**

BE SURE TO LOOK AT THE OUTSIDE BACK COVER.

How to Completely Overcome

TOBACCO HABIT

ATTAINED AT LAST— A SUCCESSFUL REMEDY.

VICTORY IN 3 DAYS

Read These Testimonials. They are but a few from Legions.

NO LONGER WANTS A PIPE.

Mr. H. Denford, Merton, Devon, writes: "I took **your 3 days' C Treatment,** and am very pleased to testify that it **completely took away the craving for tobacco,** and I am also glad to say that I am **feeling in much better health than I have for many a day.** I have never once had a crave for the pipe since the first day I started taking your treatment."

SMOKED AND CHEWED FOR 25 YEARS.

Mr. Wm. Courtney, Mostyn, writes: "I had been a heavy smoker and chewer for 25 years. I am pro d to say that since taking your treatment the craving has entirely gone. I am a cur d man with a clear brain and elastic step, and I wish you every success with your remedy."

USED TOBACCO FOR 20 YEARS.

Mr. J. C. Guest, King's Norton, writes: "I write to tell you that your remedy for the Tobacco Habit has cured me entirely, and I have **no desire to smoke** at all now. It seems a marvel to give up the habit so easily after being addicted for a good 20 years."

NO LONGER WANTS CIGARETTES.

Mr. H. Thistlethwaite, Burnley, Lancs, writes: "Please accept my sincere thanks for your C Treatment. It has cured me of the Tobacco Habit, and I have no further desire for cigarettes. You can make what use you like of this letter, and you can refer anyone you like to me."

SMOKED 100 CIGARETTES WEEKLY.

Mr. C. Stables, Horsforth, writes: "I feel that I must write and let you know the result of your C Treatment, which has been a success. I used to smoke about 100 cigarettes per week, and the craving for them was very great; but before I had finished your three days' treatment I had lost all desire to smoke and I must say that I feel much better now that I no longer smoke."

HEAVY SMOKER OF CIGARETTES.

Mr. J. Sincock, Redruth, writes: "Your C Treatment is all that you claim it to be. I was a heavy smoker of cigarettes, but I now have no more desire to smoke, and I thank you very much for what your C Treatment has done for me."

LOST ALL DESIRE FOR TOBACCO.

Mrs. R. Roberts, Cinderford, writes: "I am writing to say my husband has entirely lost all desire for tobacco since taking your C Set of Remedies. He has not touched tobacco in any form since he started taking them, and although he had a box of cigars sent to him, he has no desire whatever to smoke them."

GLAD TO SAVE MONEY.

Mr. James Ritchie, Aberdeen, N.B., writes: "Your C Treatment has proved excellent. I have no desire for tobacco now. I am very glad to be rid of the habit, because I can very well do with the money which I used to waste on tobacco."

ALL DESIRE OR CRAVING IS REMOVED FOR Pipe, Cigars, Chewing Tobacco, Cigarettes, Snuff.

I offer a genuine guaranteed remedy for tobacco or snuff habit in 72 hours. It is mild, pleasant, strengthening. Overcomes that peculiar **nervousness** and craving for **cigarettes, cigars, pipe, chewing tobacco,** or **snuff.** Tobacco is **poisonous** and seriously **injures the health** in several ways, causing such disorders as nervous dyspepsia, **sleeplessness,** gas, belching, **gnawing,** or other uncomfortable sensation in stomach, **constipation, headache, weak eyes, loss of vigour, red spots on skin, throat irritation, catarrh, asthma, bronchitis, heart failure, lung trouble, melancholy,** neurasthenia, loss of memory and will power, impure (poisoned) blood, rheumatism, lumbago, sciatica, neuritis, **heartburn, torpid liver, loss of appetite,** bad teeth, **foul breath,** lassitude, **lack of ambition,** weakening and falling out of hair, and many other disorders. **It is unsafe and torturing** to attempt to cure yourself of tobacco and snuff habit by suddenly stopping—don't do it. The correct method is to **eliminate the nicotine poison** from the system, strengthen the weakened, irritated membranes, and gradually overcome the craving. You can quickly and easily quit tobacco and enjoy yourself a thousand times better while feeling always in robust health. My FREE book tells all about the **wonderful 3 days method.** Inexpensive, reliable. Also **Secret Method** for conquering habit in another, **without his knowledge.** Full particulars, including my **Book on Tobacco** and **Snuff Habit,** mailed in plain wrapper, **free.** Address:

TOBACCO HABIT CONQUERED IN 72 HOURS

FREE

EDWARD J. WOODS, 10, NORFOLK ST. (306T.C.). LONDON, W.C.

RACING NOTES.

By W. Lotinga.

["*Larry Lynx*" *of* The People, "*Double U. L.*" *of* Lotinga's Weekly, *and* "*Magpie*" *of* The Globe.]

Medley.

How obviously true it is that whereas the church are now governing our sport and pleasures, the lawyers are controlling our pockets. There is too much law and too little sporting sentiment both in the House and our every-day transactions.

"Dodging" is the term applied to horses qualifying for handicaps and what is really the course pursued by nine owners out of ten. And it is the tenth who never wins any races.

Prophetic.

Newbury, with somewhat important sport, rounds off the holiday week, when Balblair, on the Liverpool form, ought to win the Berkshire Handicap, whilst in Saturday's Spring Cup the best treated are Cigar and All Gold, two fairly good class four-year-olds, and it was upon this course that the former put in his best performance last season. He will probably justify the Whatcombe stables' luck at Newbury, while if he or All Gold absent, the latter in weight for the City and Suburban, Protestant Boy, dependent upon what he has done in the interim, must have a chance.

FOOTBALL SELECTIONS.

By "McW."

Once we finish with Hot Cross Buns and Easter Eggs we are getting very near the finish of football. Only three more Saturdays remain ere we shut up the book of form with a bang, and form all through the season has been as inconsistent as I have ever known it to be in my long experience of football. Let us hope that the last three weeks will help us to redeem things a bit. My selections are as follows for Saturday, April 13th:—

Probables.

Bolton Wanderers.	Clapton Orient.
Newcastle.	Grimsby.
Woolwich Arsenal	Wolves.
Chelsea.	Brighton.
Plymouth.	Reading.

Northampton.

Possibles.

Oldham.	Norwich.
Birmingham.	Crystal Palace.
Notts Forest.	Southampton.
Bristol City.	Leyton.

Fulham (Away).

APRIL, 1912. PRICE ONE SHILLING.

Financial Review of Reviews

SPECIAL ARTICLES.

Finance and War. By Colonel A. KEENE, D.S.O., with a foreword by the Right Hon. Field Marshal EARL ROBERTS, V.C., K.G., K.P., late Commander-in-Chief of the British Army.

The Financial Aftermath of the Strike. By ARNOLD WRIGHT

Can the Annual Assessment of Industrial Profit and Loss be Raised to an Exact Science? By P. D. LEAKE, F.C.A.

Mexico's Wealth and Possibilities. By CARLOS F. PASA-LAGUA, Vice-Consul of Mexico.

PUBLISHER, 2, WATERLOO PLACE, PALL MALL, S.W.

£1,006 to 5/-

The Totalisator

has paid this sum out over one Lincoln Handicap investment on LONG SET. Mr. E. H. Hann, of 77a, Larden Road, Acton Vale, London, was the lucky winner of this sum.

£10,000 to 5/- over the winner of the Derby.

Terms sent free on application by penny postcard to

The TOTALI ATOR,
LUCERNE, SWITZERLAND.
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FOOTBALL.

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The Oldest Established Football Accountants in the World.

HARRY APPLETON

The Man Who Always Pays.
Basle 2, Switzerland.

FOOTBALL AND RACING.

Book of Tickets on the DERBY Post Free on Application.
Postcards, 1d. Postage, 2½d.

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THE SPORTSMAN, July 14th, 1911, says:—"BERT FRY, one of the best-known of the Flushing Turf Accountants, has removed his offices to Bale, Switzerland."

Football

COMMISSIONS ACCEPTED FOR THREE HOME TEAMS.
Special Half-Time Sheet. £50 Free Prize Weekly. Free Postage.

W. & A. FOX, Football Accountants,
BASLE, SWITZERLAND.

OLD FALSE TEETH BOUGHT,

any condition. 4d. per platinum-pinned tooth given on vulcanite; 1/- on silver: 1/6 on gold; 3/- on platinum. Strictly genuine. Cash by return. Bankers: Lloyds'.

I. RAYBURN & Co., Dept. 41a, Brazennose Street, Manchester.

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ESTABLISHED 16 YEARS.

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THE WORLD'S PREMIER Football Accountants,
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BE A MONEY-MAKER FROM NOW ON!

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Absolutely without fail each season, and if you can possibly find I do not carry out my assurance to the letter, I WILL REFUND YOUR MONEY ABSOLUTELY IN FULL!

SEND FOR MY GREAT FREE BOOK!!!

It tells you How Fortunes Can be Won by racing. It contains many proofs, testimonials, press recommendations, etc., etc., and convincing examples. Also it contains MY SELECTIONS FOR 1909, 1910, 1911. Write your name and address and words "John Bull" on a postcard, and by return of post you will receive this GREAT FREE BOOK IN A PLAIN SEALED ENVELOPE!

WINNING RENDERED ABSOLUTELY CERTAIN!

C. ALLEN, Professional Backers, AVENUE CHAMBERS, VERNON PLACE, LONDON, W.C.

FORTUNES WON!

LET ME DEFEAT YOUR BOOKIE FOR YOU!!

CLIENTS' DAILY PROFITS FREQUENTLY EXCEED

£10

SEND A POST-CARD AT ONCE FOR FREE BOOK!

START AT ONCE!

Telegrams: "Reglincom, London."

£2,000 ONLY ONE MORE CHANCE £2,000

IN OUR

FOOTBALL SKILL CONTESTS.

OUR GREAT OFFER STILL OPEN. NO ENTRANCE FEE. £50 PAID EVERY WEEK.

Surely someone is going to win one of the £1,000 prizes which we are putting up each week. We say this because up to the moment, although the competition has been running now for nearly four months, no reader has actually won the £1,000 outright. Week after week, of course, we have to pay out £50 as Consolation money, but this is not what we want. We want to be in a position to say that we have paid one of our readers £1,000 for his skill in relation to Football.

Our scheme is no complicated one. Below are the coupons for two distinct and separate competitions, and the £2,000 prize money is divided like this:—

1. £1,000 for naming one match of each League in which the most goals are scored on Saturday, April 20, or, in other words, £1,000 for three results.
2. £1,000 for estimating the result of the score of matches named in Competition H.

You may enter the £1,000 COMPETITION FOR THREE RESULTS, or the £1,000 COMPETITION FOR CORRECT FORECAST, or you may enter both, but remember this, a Voucher from the first page of the cover of this issue MUST accompany each coupon. One Voucher will not suffice for any two coupons. For each and every coupon you send in you must enclose with same a Voucher. Any competitor not complying with this condition will be disqualified.

Naturally, throughout the period during which we have offered this amazing sum weekly our competitions have appealed enormously to footballers, and most competitors probably know the rules as well as we do ourselves. In No. 16 Competition, all you have to do is to fill in on the Coupon *the one match in each Column* (*i.e.*, 3 matches) in which you consider the greatest number of goals will be scored.

Take this as an instance from the Coupon:—

DIV. 1. MIDDLESBRO' 3 v. WOOLWICH A. 2
DIV. 2. LEEDS C. .... 3 v. WOLVES 3
STH. L. WATFORD .... 2 v. PLYMOUTH .. 4

If this estimate proved correct—or, to be more explicit, if these three games were the ones in each League in which the highest total of goals were scored and the scores as set out were correct, then it would win the £1,000 outright. Were the forecast, although not absolutely correct, the nearest to the correct results, then the attempt would win you the £25 Consolation prize.

If you are looking for guidance, let us recommend to you the views of the great football writer and expert, "McW.," who contributes an article weekly in another column. And last, but not least, do not run away with the idea that we do not wish you to win our mammoth prize.

NEXT WEEK WILL BE YOUR LAST CHANCE—AND SOMEONE MUST WIN THE £1,000 BEFORE the SEASON CLOSES.

Remember, in conclusion, that you must select clubs actually competing against each other as set out in the coupon.

No. 16. THREE RESULTS £1,000.

COUPON FOR MATCHES TO BE PLAYED SATURDAY, APRIL 20th.

The two opposing clubs in Column One, the two in Column Two, and the two in Column Three which, between them, will total the largest number of goals and the goals which each will score will be as follows:—

ENGLISH LEAGUE (Div. I.). Goals.			Goals.	ENGLISH LEAGUE (Div. II.). Goals.			Goals.	SOUTHERN LEAGUE (Div. I.). Goals.			Goals.
ASTON VILLA	.....	v. NEWCASTLE U.	.....	BLACKPOOL	.....	v. BIRMINGHAM	.....	WATFORD	.....	v. PLYMOUTH	.....
NOTTS COUNTY	.....	v. BRADFORD C.	.....	BRADFORD	.....	v. NOTTS FOREST	.....	N. BROMPTON	.....	v. SOUTHAMPTON	.....
SHEFFIELD W.	.....	v. EVERTON	.....	BURNLEY	.....	v. HUDDERSFIELD	.....	EXETER	.....	v. CRYSTAL P.	.....
TOTTENHAM H.	.....	v. BOLTON W.	.....	DERBY C.	.....	v. GAINSBORO' T.	.....	BRENTFORD	.....	v. NORWICH C.	.....
PRESTON N.E.	.....	v. SUNDERLAND	.....	FULHAM	.....	v. GRIMSBY T.	.....	Q. P. RANGERS	.....	v. LEYTON	.....
BURY	.....	v. MANCHESTER C.	.....	GLOSSOP	.....	v. BRISTOL C.	.....	MILLWALL	.....	v. COVENTRY C.	.....
LIVERPOOL	.....	v. SHEFFIELD U.	.....	HULL C.	.....	v. CLAPTON O.	.....	WEST HAM	.....	v. STOKE	.....
MIDDLESBRO'	.....	v. WOOLWICH A.	.....	LEEDS C.	.....	v. WOLVES	.....	BRISTOL R.	.....	v. BRIGHTON	.....
MANCHESTER U.	.....	v. OLDHAM A.	.....	STOCKPORT C.	.....	v. LEICESTER F.	.....	SWINDON	.....	v. NORTHAMPTON	.....
								LUTON	.....	v. READING	.....

I agree to abide by the decision published in JOHN BULL, and "Lotinga's Weekly" and I enter this Competition on that clear understanding.

NAME .....

ADDRESS .....

Should no one succeed in estimating all the particulars correctly, then £25 will be awarded each and every week to the competitor whose estimate is most nearly correct. In the event of a tie the £25 will be divided.

CONDITIONS TO BE OBSERVED IN BOTH COMPETITIONS.

N.B.—A Voucher from Page One of Cover must accompany each Coupon.

1. The decision published in JOHN BULL and "Lotinga's Weekly" must be accepted as final and legally binding, and you enter only on that clear understanding.
2. Your estimate must be written only on a JOHN BULL Coupon, or on the Coupon to be found in "Lotinga's Weekly," and a voucher from one of these papers must accompany each coupon.
3. £1,000 will be awarded in each competition to the competitor (or competitors) sending an absolutely correct estimate. If no competitor is absolutely correct in his coupon, £25 will be given in each competition to the competitor whose estimate is most nearly correct. In the event of a tie the Prize will be divided.
4. JOHN BULL and "Lotinga's Weekly" will not accept any responsibility whatever in the matter of the non-delivery or delay of any attempt submitted.
5. All correspondence in the matter of the conduct of these competitions will be ignored.
6. Readers in Scotland are precluded from taking part in our Football Competitions owing to the attitude of their Law officers.
7. All competitors claiming prizes must send in their claims by the Thursday following the matches played.
8. All competitors must put the name and number or letter of the competition on the top left-hand corner of the front of the envelope containing coupons or claims, and their names or *noms de plume* only must be distinctly written on the back of the envelope.
9. Competitors sending in claims must forward copy of coupons to which their claims refer.
10. When two or more matches in the same League result in an equal number of goals, then the match including the team highest on the League table the previous Saturday will count in the Three Results Competition.
11. Coupons and vouchers for both Competitions may be sent in the same envelope.

Mark your envelopes "Football" and post your attempts so that they reach JOHN BULL, 93 and 94, Long Acre, London, W.C., not later than mid-day Thursday, April 18th next.

H £1,000 FOOTBALL FORECAST H

COUPON FOR MATCHES

(No Entrance Fee.) **TO BE PLAYED SATURDAY, APRIL 20th.** **(No Entrance Fee.)**

(Cross out in ink the club which you think will lose. Where you anticipate a draw do not cross out either.)

ASTON VILLA	v. NEWCASTLE U.	MIDDLESBRO'	v. WOOLWICH A.	LEEDS CITY	v. WOLVERHAMPTON W.
NOTTS C.	v. BRADFORD C.	MANCHESTER U.	v. OLDHAM A.	STOCKPORT C.	v. LEICESTER FOSSE
SHEFFIELD W.	v. EVERTON	BLACKPOOL	v. BIRMINGHAM	WAFFORD	v. PLYMOUTH
TOTTENHAM H.	v. BOLTON W.	BRADFORD	v NOTTS FOREST	NEW BROMPTON	v. SOUTHAMPTON
PRESTON N. E.	v. SUNDERLAND	FULHAM	v. GRIMSBY	EXETER	v. CRYSTAL PALACE
BURY	v. MANCHESTER CITY	GLOSSOP	v. BRISTOL CITY	LUTON	v. READING
LIVERPOOL	v. SHEFFIELD U.	HULL CITY	v. CLAPTON ORIENT		

Don't Fail to Send a Voucher.

I agree to abide by the decision published in JOHN BULL and "Lotinga's Weekly," and I enter this Competition on that clear understanding

NAME .....

ADDRESS .....

Should no one give all the correct results, £25 will be awarded each and every week to the competitor whose estimate is most nearly accurate. In the event of a tie the £25 will be divided.

See page 478 for Result of Competition No. 13.

EXCELDA
HANDKERCHIEFS

A SPECIAL FABRIC. SUPERIOR QUALITY.

Soft as Silk. Style and Price to give everyone satisfaction.

TWO GOLD MEDALS have already been awarded for "EXCELDA" Handkerchiefs.

HAPPY AND CONTENTED

WE USE

"EXCELDA" Handkerchiefs.

Sold by Drapers and Outfitters all over the Kingdom.

Gent's size, 6½d. each, or 6/- per dozen.

Ask for "EXCELDA" and insist upon seeing the name "EXCELDA."

S.A.S.

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